

**A STUDY OF SUCCESS THROUGH MICROENTREPRENEURSHIP
AMONG MINORITIES AND IMMIGRANTS
WITH POVERTY BACKGROUNDS IN LOUISIANA**

A dissertation submitted

by

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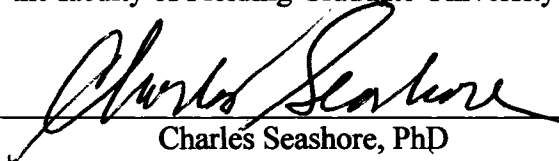
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Abstract

This qualitative research study was an exploration of how members of two distinct groups understand their success through the creation of a very small business, or microenterprise. The findings contribute to what we know about microenterprise development as a vehicle for social mobility. The triangulated research method included semi-structured interviews with a “collective case” of twelve individual cases representing two “hard-to-reach” populations and the administration of an Entrepreneurial Self-Efficacy Survey (as cited in De Noble, Jung, & Ehrlich, 1999). All of the participants represented minorities including Black, Asian and Hispanic populations. Immigrants to the United States who started their microenterprises in the state of Louisiana were represented by 4 participants and the following countries: Nigeria, St. Lucia, Mexico, and Vietnam. The sample was equally divided between male and female participants. Participants reported their success in terms of three major strands: (a) individual traits and assets, (b) strategies and processes, and (c) environmental or contextual dimensions. These strands coexist in a process relationship—each one influencing the other in a braided non-linear fashion to affect the result of success. Success was found to be inclusive of mistakes, misfires and failures; and typically evolving without a fixed script, or a plan. The result of success occurred incrementally in

the context of multiple interfacing variables and was found to be more complex than “hard work” or any distilled concept tied to Horatio Alger’s stories of individual heroism. There was not support for a hierarchical or step-wise view of success; rather, participants demonstrated the process as occurring in a complex adaptive, emergent and evolutionary manner over time.

Key words: small business development, social mobility, poverty, self-efficacy, entrepreneurship

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At the heart of this study are the stories of the participants, treasured gifts to future generations of microentrepreneurs in Louisiana. I am grateful to each of those individuals who have shared their pioneer journeys with me: Agnes Andrews, Willie King, Matilda Johnson, Terry Sonnier, Caroline Egbelu, Tinh Vu, Joan Louis, Alvaro Vargus, Lisa Walker, Yugo Hughes, and Darryl Johnson. Thanks to all those who provided referrals in the study, especially to Susan Hymel.

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Dedication

“Courage and Confidence”

This study is inspired by the memory of St. Rose Philippine Duchesne, RSCJ—a boundary-crossing pioneer of the 19th Century. Philippine is remembered as a risk-taking woman who faced multiple obstacles on the frontiers of the “new world” to achieve her dream. She met rugged challenges with openness and trust facing barriers when they presented themselves with a notable blend of tenacity and humility. The result of her courageous efforts was the establishment of the Society of the Sacred Heart in the United States of America.

This study is dedicated to the many entrepreneurial men and women who with “courage and confidence” persevere with hope in the pursuit of their dreams.

Table of Contents	Page
CHAPTER 1: INTRODUCTION	1
Introduction.....	1
Significance of the Study	7
Model of Entrepreneurial Success	8
CHAPTER 2: REVIEW OF THE LITERATURE	11
Introduction.....	11
Perspectives on Entrepreneurship	12
Minority and Immigrant Entrepreneurship	22
Minority Entrepreneurship.....	23
Immigrant Entrepreneurship	33
Female Entrepreneurship	37
Physically Disabled Entrepreneurship	42
Microenterprise	44
Summary	48
CHAPTER 3: RESEARCH METHOD	52
CHAPTER 4: RESULTS	69
Introduction.....	69
Description of the Sample.....	69
Profiles	74
Results.....	121
Individual Dimension.....	123
Individual Assets.....	123
Traits and Characteristics.....	125
Strategy and Process Dimension.....	128
Life Cycle.....	128
Personal Development	130

Advertising and Promotion	132
Financial Management.....	133
Resource Management.....	134
Sustained Development	135
Business Ethics	136
Environment Dimension	136
Social.....	136
Economic	139
Family	140
Spiritual-Religious	141
Ecological	142
Entrepreneurial Self-Efficacy Survey	145
Summary	148
CHAPTER 5: DISCUSSION.....	157
Conclusions and Recommendations	164
Limitations of the Study.....	166
Areas for Further Study	167
Summary	168
Footnotes.....	169
References.....	170
Appendixes	183

List of Tables	Page
Table 1: Sample of Study Participants.....	61
Table 2: Age, Race, Location, Marital Status, Household Size, Education and Decade of Microenterprise Start-Up by Participants	70
Table 3: Entrepreneurial Self-Efficacy by Item.....	147

List of Figures	Page
Figure 1: Giessan-Amsterdam model of entrepreneurial success	9
Figure 2: PSED model of new firm gestation (NFG)	40
Figure 3: Case study method	56
Figure 4: Regional representation of participants in map of Louisiana	72
Figure 5: Occupation classification of microenterprises.....	73
Figure 6: Agnes Andrews	74
Figure 7: Willie King	78
Figure 8: Matilda Johnson	81
Figure 9: Terry Sonnier	85
Figure 10: Caroline Egbelu	89
Figure 11: Tinh Vu	94
Figure 12: Joan Louis	97
Figure 13: Alvaro Vargus	100
Figure 14: Lisa Walker	104
Figure 15: Yugo Hughes	108
Figure 16: Darryl Johnson	113
Figure 17: Kevin Menard	117
Figure 18: Dimensions of success through microenterprise.....	122
Figure 19: Triple braid-Strands of success	149
Figure 20: Graphic representation of three strands over time per participant	151

List of Appendixes	Page
Appendix A: Matrix of Entities for Participant Referral	183
Appendix B: Formal Letter of Request to Entities for Referral of Participants	197
Appendix C: Letter of Informed Consent to Study Participants.....	200
Appendix D: Supplemental Authorization to Observe, Audio Tape, and/or Video Tape by Those Other than the Entrepreneur Participating in the Study.....	206
Appendix E: Supplemental Authorization to Use Printed, Digital, Audio and/or Video Materials	207
Appendix F: Interview Protocol.....	208

Chapter One: Introduction

This qualitative research study explores and describes the phenomenon of success through microentrepreneurship among minorities and immigrants with poverty backgrounds in Louisiana. The central question of this study is: *How do minority and immigrant group members with poverty backgrounds understand and experience their success through microentrepreneurship?* Through the empirical research of this question, several important sub-questions about the multiple perspectives, cognitions, and behaviors of these remarkable individuals will be further understood. These questions include the following (a) How do these individuals understand their success—its context, attributes, and antecedents? (b) How do they explain those processes and strategies that influenced or contributed to their success? (c) What factors contributed to their climb from poverty to economic success despite multiple challenges? (d) What can be inferred from the experiences of successful microentrepreneurs within these marginalized and often disenfranchised populations of the state? These research questions are further nuanced by the site of the study—the state of Louisiana—to create additional dimensions and texture within the study.

These research questions are important to probe because they contribute to the ongoing construction of knowledge we have about the processes that influence success through microentrepreneurship, especially for “hard-to-reach” populations. From the experiences of the study participants, inferences can be made that are useful to understanding this phenomenon at the state and national levels where microenterprise policies and programs are developed and continuously revised.

The contemporary descriptions and explanations of these entrepreneurs about their success contribute to the body of existing knowledge we have about micro-entrepreneurship, or the creation of a very small business, as a development strategy within the United States. Thus, the study takes its place in a growing body of research about microentrepreneurship in this country for those who have first-hand experience of poverty in their backgrounds and provides some additional hypotheses for further investigations.

The context of this study is the issue of poverty, for it is within the framework of this social and economic condition that the questions are raised, and seek to be addressed. In particular, this study addresses the issue of poverty in the state of Louisiana from the perspective of individuals who manage to rise up out of it in spite of its garrote-hold grip on generations of Louisianans.

Many studies document the characteristics of poverty from demographic, economic, and social perspectives, along with its devastating effects on the quality of life for both those who suffer it and for the state-at-large. This study explores the experiences of the most vulnerable to poverty in the state—those who either grew up in economic poverty or those who found themselves in poverty as a result of an unfortunate turn of events. Through first-hand accounts, it illuminates how these distinctive individuals faced-down the conditions of poverty in their early beginnings or during their lives, and describes their remarkable journey through its multiple obstacles to achieve economic success using microenterprise.

It is important to study the accounts of these individuals. Most individuals who grow up in families that are economically poor or that slide into poverty due to serious

financial downturns do not succeed in overcoming the unyielding realities of poverty. Yet, these individuals did succeed using the creation of a very small business, or a microenterprise. This study contributes to the body of knowledge we have regarding the conditions of the poor, but from the powerful perspective of those who have suffered it and prevailed against it. Much can be learned by analyzing these stories of microentrepreneurs to discover their underlying subtext and to reveal a code that can loosen the grip of poverty on future generations of Louisianans.

According to projections of the U.S. Census Bureau, approximately four and one-half million people are estimated to currently live in Louisiana (4,496,334). Of the total population, 63.9% are White and 32.5% are African-American persons. White and African-American persons combined compose 96.4% of the population of Louisiana. Males in Louisiana account for 48.4% of the population, and females for 51.6% (*Louisiana quick facts*, 2000).

According to estimates compiled from the American Community Survey in 2003, there are 880,047 persons with disabilities¹ living in Louisiana (*Louisiana quick facts*, 2000). Fully 21.8% of Louisianans reported having a long-lasting condition or disability on Census 2000 (Waldrop & Stern, 2000). More recent estimates indicate a decrease in disabilities, but a consistency in percentage rate (*Louisiana disability data table*, 2003). This means that fewer people report disabilities in Louisiana but its proportion to the whole population of Louisianans remains constant. More advanced compilations of data from the 2003 *American Community Survey* indicate that both males and females are fairly equally affected by disabilities. Of the total population in Louisiana, 17.4% of males report disabilities, and 17.7% of females report them. They are also reported

among Whites and African Americans at a non-significant rate of difference. What is significant, however, is the disproportionate rate of disabilities among those who are living in poverty. In Louisiana, a revealing 25% of those living in poverty also report living with a disabling condition (*Louisiana disability data table, 2003*). This means that one out of every four persons in poverty has a disability in Louisiana. For this reason, the study initially included persons with disabilities as part of the research question. However, efforts to locate participants were not fruitful. The sample includes only one person with a disability. This finding is reported and commented on in subsequent chapters of the study.

In 2004, the average per capita personal income of individuals in Louisiana was \$27,581 ranking Louisiana 42rd among all states, and among the 10 states in the United States with the lowest per capita income. (*News release: State per capita income, March 28, 2005*). Interestingly, total personal income (TPI) in Louisiana increased by 5.3% in 2004 at \$124,551 (in millions of dollars) ranking Louisiana 37th in % of change from 2003-2004 in the United States (*News release: State per capita income, March 28, 2005*). Comparison of the data reveal a disturbing trend in Louisiana—an increasing gap between those with and those without capital—a growing gap between the rich and the poor. The income levels of some in the state are increasing, but not others—and, disproportionately.

Taking a closer look at the details of poverty statistics in Louisiana substantiates this argument. The U.S. government utilizes a complex definition of poverty that is continuously assessed and recalculated in the development of its annual studies and reports. The current definition includes an analysis of the total amount of money income

(before taxes and excluding non-cash public benefits and capital gains) inclusive with other thresholds such as family size, composition and farm/nonfarm residence (*Current population survey (CPS) - definitions and explanations*, January 20, 2004). These measures provide characteristics of those in poverty over time (*Definition of poverty for statistical purposes*, May, 1978). Poverty thresholds were established in 2000 by the U.S. government as an income of \$8,794 for an individual, \$10,419 for a two person household with one person 65 years and older, and \$17,463 for a four person family with two children under the age of 18 (*Poverty thresholds in 2000, by size of family and number of related children under 18 years (dollars)*, September 20, 2000).

As reported by the American Community Survey, 882, 244 persons, or a staggering 20.3%, of the citizens of Louisiana lived *below* the poverty level (*American community survey: Data profile highlights-Louisiana*, 2003). These data rank Louisiana as the highest state in the nation for the percent of people below poverty level for the past 12 months—higher than the District of Columbia and Mississippi (*United States and states*, 2003).

Disturbingly, these data reflect an actual increase in poverty levels from Census 2000 data that reported poverty at 19.6% (*Fact sheet: Louisiana*, 2000). This upward turn in rates of poverty stand in relief against a pattern of decline in it during the 1990's (Bishaw & Iceland, May, 2003, pp. 3-4). As the "*Census 2000 Poverty Briefing*" notes, Louisiana, even with a pattern of decline in poverty during the 1990's, still ranked as one of the three highest states for poverty in the nation (Bishaw & Iceland, May, 2003, p. 3).

Of course, where there is individual poverty, there is poverty in families, and vice versa. This is the cyclical pattern of poverty. Accordingly, this pattern is established in

Louisiana. Not only are more individual Louisianans living in poverty, but more families are living in it. The increase in the number of families living below the poverty level was seen to increase from 15.8% in 2000 to 16.6% in 2003 (*American community survey: Data profile highlights-Louisiana, 2003; Fact sheet: Louisiana, 2000*).

Poverty is shown to affect females disproportionately in Louisiana. According to the “Urban Institute and Kaiser Commission on Medicaid and the Uninsured” estimates based on pooled March 2002 and 2003 “*Current Population Surveys*” (*Louisiana: Adult poverty rate by gender, 2003*), 21% of Louisiana’s females live in poverty in comparison to 17% of males. Louisiana’s female poverty rate of 21% compares to the U.S. rate of 16% while the comparative rate of percent difference of males in the U.S. stands at 14%. Louisiana is ranked 5th in the country for numbers of females living in poverty (*Louisiana: Adult poverty rate by gender, 2003*) (*Louisiana: Adult poverty rate by gender, 2003*). In other words, the rate of female poverty to male poverty in Louisiana is disproportionate both within the state, and in comparison to national averages. Poverty affects more women in the states than it does males.

Minorities are also excessively affected by poverty in the state. According to the same source, a staggering 42% of the population of African Americans live in Louisiana is living in poverty. While this fact is evidence in itself of systemic disproportion, it looms even larger against the 12% of White persons who live in poverty. While 42% of Louisiana African-Americans live in poverty, 33% live in poverty within the U.S. (*Louisiana: Poverty rate by race/ethnicity, 2003*). As with females, these percentages are disproportionately high. Additionally, statistics actually reveal that the rate of poverty by race actually adversely affects African Americans worse in seven other states. Using this

measure, Louisiana ranks with Utah in the 7th position for the highest numbers of African Americans living in poverty. For African-Americans, the rate of poverty both within the state and in comparison to the U.S. rate is seen to be unreservedly lopsided.

These facts stand in evidence against a localized economic system that disproportionately favors the advancement of White males. If it did not, the statistics would not so inarguably reflect the endemic poverty of females and of African Americans in the State. As a fifth generation Louisianan and as a woman, I find the description of social, economic and human conditions to be wholly unacceptable and unjust. As a researcher, I hope that this study will give voice to those who have succeeded against such odds. The awareness that is created through the study could serve to shape future micro economic development efforts within the state. This study and other such studies are needed to support the development of targeted programs to these critical populations.

Significance of the Study

The findings of the study contribute to a continuing assessment of the viability of microenterprise as a vehicle for poverty alleviation in Louisiana, and in other states where this is a distinguishing feature of the economy. Through personal narratives, the dynamic of poverty and the path out of it are captured to describe positive strategies and outcomes in the unique context of this state. These stories of successful microentrepreneurs contribute to the ongoing knowledge we have about the value of microenterprise for those persons with poverty in their backgrounds. Their stories lead to a fuller understanding of the kinds of outcomes that can be achieved through microenterprise. The findings of the study are especially significant given the sizable

numbers of Louisianans who are living on the margins of society due to poverty and who are not contributing to the formal economy. The findings of this study are even more significant in light of the recent socially and economically devastating storms of Hurricanes Katrina and Rita that occurred in Louisiana during the course of this study.

Not only does this current generation need the script of those who succeeded in rising up out of poverty—whether in their childhood, or as a result of a terrible downturn or disaster, but whole future generations of Louisianans need these testaments—as testaments to hope. These successful microentrepreneurs have broken through to the other side of poverty and, in doing so, they are powerful embodiments of this possibility for others, especially children, who are surrounded by images of futility and failure. As Robert Smith noted, in “*Inspirational Tales: Propagating the Entrepreneurial Narrative Amongst Children*,”

Many entrepreneurial narratives act as *inspirational tales*, propagating *valued stories* at an ideological and mythological level. By participating in them we expose others to the inspirational power of the narrative and encourage the process of emulation. Potential outcomes include the perpetuation and regeneration of core ideological elements (R. Smith, 2002, p. 1).

Model of entrepreneurial success

Given the vast body of research on the entrepreneur, it is important to establish a theoretical framework large enough for understanding the phenomenon, yet focused enough to be functional. It will be seen that to continually acquire an understanding of the multi-dimensional and cross-disciplinary nature of the entrepreneur and his/her success, it is essential that one consider it from multiple perspectives. For these reasons, the “*Giessan-Amsterdam Model of Entrepreneurial Success*” (Rauch & Frese, 2000) was utilized as an initial framework for this study of success among minority and immigrant

microentrepreneurs in Louisiana. The “*Giessan-Amsterdam Model of Entrepreneurial Success*” provided a general conceptual approach to understanding this complex phenomenon at the outset of the study. It was sufficiently versatile to encompass a wide breadth of perspectives and it was fundamentally compatible with the most recent panel research, the PSED Model of “*New Firm Gestation*”(Carter & Brush, 2004). This was one of the strengths of the model.

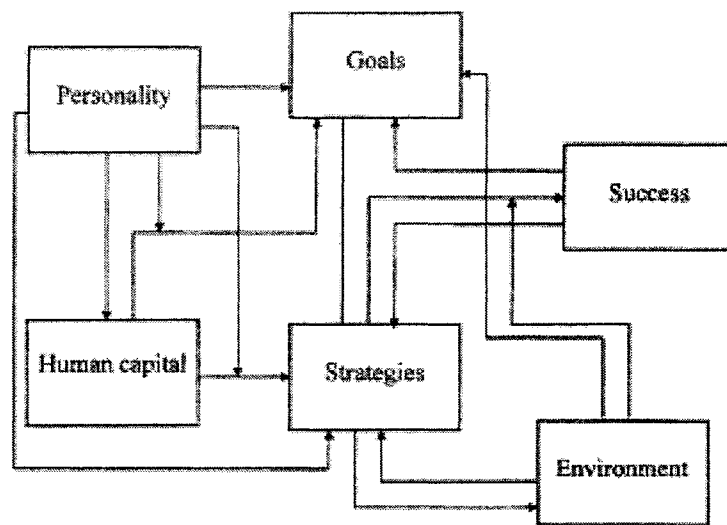


Figure 1. Giessan-Amsterdam model of entrepreneurial success.

Note. From *Psychological Approaches to Entrepreneurial Success: A General Model and an Overview of Findings* (p. 105), by A. Rauch & M. Frese, in C.L. Cooper & I.T. Robertson (Eds). *International Review of Industrial and Organizational Psychology*, May, 2000, Chichester: John Wiley & Sons, Limited. Copyright 2000 by Rauch and Frese. Reprinted with permission.

As shown in Figure 1, the model includes descriptions of core aspects of entrepreneurial success including personality, human capital, goals, strategies, and the environment. It depicts the dynamism of the entrepreneurial process showing multiple constitutive elements that influence the outcome of success. It does not limit

entrepreneurial success to any predictable set of inputs, but it portrays broad pathways toward success that describe its route to success by the vast literature on entrepreneurship.

Several features of the model are noteworthy. First, within this framework, personality and human capital—education, work experience, competencies, etc. (Carter & Brush, 2004; Greene & Brush, 2004)—alone do not assure entrepreneurial success. While human capital variables have been found to be positively correlated with start-up entrepreneurs, the framers argue that personality and human capital variables do not directly govern the outcome of success. Actions are needed, and these are mediated by goals and strategies (Rauch & Frese, 2000). Second, the environment has an overarching influence on goals and strategy; thus, affecting all of the actions the entrepreneur takes toward success.

This model allows for trait and characteristic factor science to co-exist with ecological and evolutionary arguments in a compatible model. It assumes a broad and inclusive way of framing success without resorting to either overly simplistic analysis, or to the reductionism of dualistic thinking that unnecessarily seeps into the discussions of entrepreneurial success. As the framers argue, the model supports multi-level analysis—at the micro and macro levels (Rauch & Frese, 2000). As such, it is useful in framing the responses of the diverse entrepreneurs in this exploratory study of entrepreneurial success in Louisiana.

Chapter Two: Review of the Literature

Introduction

This is a qualitative study of minority and immigrant group members within a state of the United States who have succeeded as microentrepreneurs. To situate this study in the vast body of entrepreneurship literature, this review will begin by describing the governing theories within the field and the multiple ways that the word “entrepreneur” has been defined in the literature. The overview of these critical ways of understanding the entrepreneur and the theories that guide the outcome of success will create a context that is necessary for a more focused perspective that follows in the review on entrepreneurship among the target groups of this study. The chapter will conclude with where the study is situated relative to current research in the field of microenterprise research.

Entrepreneurship research is a multidisciplinary field of knowledge. During recent years of research, its topical investigations have spanned a wide range of interests such as investors, incubators, venture capital, education/training, strategy, opportunity recognition, failure/survival, family firms, nascent/startup, gender, socialization, ethnic/immigrant, spin-offs/spinouts, resources, characteristics, banking, finance, technology, alliances, and compensation/incentives (*Frontiers of entrepreneurship research*, 1999-2003). From this cross-disciplinary platform, the study of entrepreneurship can be seen to reside on three supporting poles of scientific knowledge—psychology, sociology and economics, each with each own underlying explanations for the phenomenon (Thornton, 1999).

Perspectives on entrepreneurship

The field of entrepreneurship research exhibits a rich and lively diversity that from the outset forms a trajectory for both the way it is investigated and, in due course, understood. For anyone seeking causality or linearity, the study of the entrepreneur ushers in sandpapery problems. These problems commence with scratchy scholarly differences around the actual meaning of the word, “entrepreneur.”

During its relatively short etymological history, the word has escaped a consistently agreed upon definition by its countless scholars across many disciplines. From the old French word, “*entreprendre*” meaning to “undertake” (*Compact Oxford English Dictionary*, 2005), the entrepreneur has been understood from the economic perspective. French economist Jean Baptiste Say (1767-1832) offered an early interpretation of the entrepreneur as a cross-sector adventurer who takes on responsibility and risk in the creation of a business (Say, 1903). Austrian economists further developed the phenomenon in relation to opportunity recognition within a changing market (Corbetta, Huse, & Ravasi, 2004).

In his classic study in 1904 on “*The Protestant Ethic and the Spirit of Capitalism*,” German sociologist and economist Max Weber described the entrepreneur as a capitalist. While Weber was preoccupied in this analysis with the relationship between religion; specifically, Puritanism in America with the emergence of capitalism, he initiates some long-lasting theories about ethnic entrepreneurism and the role of religion in entrepreneurial actions. Weber further observed that the fact that “so many of the greatest capitalistic entrepreneurs . . . have come from clergymen's families might be explained as a reaction against their ascetic upbringing” (Weber, 1904). Not a

psychologist, Weber continued by advancing a description of the “ideal type of the capitalistic entrepreneur” as one who

avoids ostentation and unnecessary expenditure, as well as conscious enjoyment of his power, and is embarrassed by the outward signs of the social recognition which he receives. His manner of life is . . . distinguished by a certain ascetic tendency. . . . It is, namely, by no means exceptional, but rather the rule, for him to have a sort of modesty which is essentially more honest than the reserve which Franklin so shrewdly recommends. He gets nothing out of his wealth for himself, except the irrational sense of having done his job well. (Weber, 1904)

With this description, Weber contrasted the classic entrepreneur, or “pre-capitalistic man,” of an earlier time in Europe with that of the modern-day capitalist in America—a person in the rational pursuit of money and wealth. He established several continuing themes in the discussion of entrepreneurship.

Another critical turn in the field is accomplished through the classic study of German-born Joseph Schumpeter (1883-1950). In “*The Theory of Economic Development*,” Schumpeter discussed the entrepreneur as an individual whose function it is to carry out “new combinations” (Schumpeter, 1934, p. 74) within the “circular flow” (Schumpeter, 1934, p. 3) of the economy. “The whole social process,” he said, “is really one indivisible whole” (Schumpeter, 1934, p. 3). Schumpeter saw the entrepreneur’s contribution to a developing economy as pivotal, but transitory, within the fluctuations of the larger economic system (Schumpeter, 1934). With Schumpeter’s incisive view of the entrepreneur as an innovator in social process, the classical tripartite view of entrepreneurship is constructed; that is, of “risk-taking, proactiveness and innovativeness” (Corbetta et al., 2004, p. 3).

Harvard economist and historian Albro Martin clarified from Schumpeter’s broad view that “a creative person . . . is not necessarily an entrepreneur. The entrepreneur does

not innovate by creating ideas, but by recognizing their value and by exploiting them” (Martin, 1982). Even today, Schumpeter continues to influence modern economic theory. His visionary synthesis of market, enterprise, and evolution was an early manifesto of the more contemporary contextual formulation of economic life known as evolutionary economics (Reisman, 2004), a topic we shall see is related to current approaches in entrepreneurship research.

More contemporarily, economic theories of entrepreneurship focus on the entrepreneurial outcome (Mitchell et al., 2002). They explore the economic “bottom line” of entrepreneurship—the start-up of a new enterprise (Mitchell et al., 2002). In general, they are less concerned with either psychological or sociological determinates. Other economists are departing from the mainstream of that position (Kalantaridis, 2004, p. 38) by exploring entrepreneurial uncertainty and decision-making (Choi, 1993) and entrepreneurial learning (David Harper, 2002) as a dimension of the economic perspective. Through this type of work there can be seen a turn towards a deeper synthesis in the research.

Early perspectives from an economic point of view fueled an interest by behavioral scientists to explain its psycho-social dimensions. In his analysis of “*The Achieving Society*,” David McClelland theorized the motive of achievement as a powerful explanation for economic development (McClelland, 1961). To McClelland, economic growth within society was linked to its need for achievement—a higher need for achievement within a nation resulted in a higher level of its economic development (McClelland, 1961, p. 205). He theorized this relationship as largely influenced by the actions of individuals, namely, entrepreneurs.

McClelland was the first to utilize empirical methodologies from the behavioral sciences (Landstrom, 2004) to study entrepreneurial behavior, and he studied it from multiple vantage points. Through his exhaustive cross-cultural work, he conceptualized the entrepreneurs need for achievement, affiliation and power, along with his conscientiousness, optimism, asceticism and/or affective neutrality, belief in achieved status, willingness to work with one's hands, market morality (and other values) as determinants of entrepreneurship (McClelland, 1961, p. 207). Something of an academic entrepreneur himself, McClelland further correlated the need for achievement among entrepreneurs across cultures with restless expressive movements, a preference for somber colors, travel, social mobility, athletic games, "hustling," trickery and dishonesty, and lacking fit between beliefs and actions (McClelland, 1961, pp. 301-335). McClelland made a significant contribution to the body of knowledge around the "entrepreneurial personality."

As cited by Albert Shapero and Lisa Sokol in *"The Social Dimensions of Entrepreneurship,"* McClelland unhitched his definition of the entrepreneur from ownership by stating, "An entrepreneur is someone who exercises control over production that is not just for his personal consumption. According to my definition, for example, an executive in a steel-production unit in the U.S.S.R. is an entrepreneur" (Shapero & Sokol, 1982, p. 75). This is an important qualification since it shapes an ongoing debate regarding the role of the entrepreneur across the fields of psychology, sociology and economics/organizational management.

McClelland's pioneering work on individual characteristics opened the flood-gates for innumerable theoretical contributions by behavioral scientists. As cited by

Landstrom (2004) in *"Pioneers in Entrepreneurship Research,"* Delmar discussed the following theories as formative to *"The Psychology of the Entrepreneur"*:

- a) Need for achievement: one of the most common characteristics associated with entrepreneurs and based on McClelland's study.
- b) A propensity for risk-taking: the role of the entrepreneur as the risk-taker or risk-bearer in the economic system can be traced back to early economic science writers, especially Knight (1921).
- c) Locus of control: this concept, developed by Rotter (1966), is about whether a potential goal can be attained through one's own action or if it is merely the result of uncontrollable external factors.
- d) Over-optimism: entrepreneurs often display a high degree of over-optimism, which was reported by Cooper, Woo and Dunkelberg (1988).
- e) Desire for autonomy: entrepreneurs seem to have a great need for autonomy (Sexton & Bowman, 1985) and a fear of external control (Smith, 1967). (Landstrom, 2004, p. 23)

Reflecting the tide of the psychological explanations, Kets de Vries offered a classic psychodynamic explanation of the entrepreneur as a confluence of rejection, anger, hostility, identity confusion, guilt, rebelliousness/deviant behavior, identity and high control (Kets de Vries, 1977, p. 52). Building on these contributions, John Hornaday and John Aboud's landmark study of the characteristics of successful entrepreneurs is important to mention in this context (Hornaday & Aboud, 1993). Hornaday and Aboud administered a battery of psychological tests in conjunction with interviews to a sample of 60 successful Black and White entrepreneurs. The scale included a range of highly reviewed psychological components of entrepreneurship including achievement, autonomy, aggression, support, conformity, recognition, independence, benevolence, and leadership (Hornaday & Aboud, 1993, p. 148). The findings validated that, other than differences resulting for socioeconomic factors (e.g.,

frequency of divorce, and length of time in business), there were no racial differences for entrepreneurs (Hornaday & Aboud, 1993, p. 147).

These trait explanations have dominated the field of entrepreneurship research for the past 35 years (Mitchell et al., 2002). Using this framework, entrepreneurship is understood as a dimension of confluent factors that include individual motivation (Cardon & McGrath, 1999; Vesalainen & Pihkala, 1999); self-efficacy (Bandura, 1986, 1994; De Noble et al., 1999); decision-making and cognition (Baron & Markman, 1999; Baum, Bird, & Chardavoyne, 2003); intentions (Singh, De Noble, & Kalousova, 2002); positive attitudes/optimism (Keyes & Haidt, 2003; Seligman, 1988); alertness to opportunity in the market and competition (Kirzner, 1973); and creativity (Beattie, 1999; Ciavarella & Ford, 2003).

As a progression of personality theory, attitude theory has been used to explain and predict entrepreneurial behavior (Robinson, Stimpson, Huefner, & Hunt, 1991). These researchers developed a 75- item scale called the “*Entrepreneurial Attitude and Orientations (EAO)*” (Robinson et al., 1991, p. 25) that included four subscales and attitude components that included innovation, personal control, the need for achievement, and self-esteem. Through a refined methodology, they found that the attitudes between entrepreneurs and non-entrepreneurs groups differed significantly. Moreover, Robinson et al. argued the malleable nature of attitudes; that they can be influenced by education and other factors (Robinson et al., 1991, p. 24).

Today, personality explanations continue to be reflected in the recent release of the “Strong and MBTI Entrepreneur Report” (Hammer, 1997) and the “Strong Interpretive Report” (Hammer & Grutter, 1994)—both integrated profiles of hugely

popular psychological assessment instruments, the *Myers-Briggs Personality Inventory* and the *Strong Interest Inventory*.

Conversely, as early as 1980, a study of risk taking among entrepreneurs of new ventures by Robert Brockhaus began to call into question the platform of psychological explanations. In his study of nascent entrepreneurs, Brockhaus found no correlation between risk taking propensity and entrepreneurship. This finding challenged the accepted notion that it was characteristic of entrepreneurs. His study escalated the debate around the psychological perspective by arguing that such claims were subjective, and called for further studies of a longitudinal nature (Brockhaus, 1980, p. 509; 1982).

These theories about the individual traits of the entrepreneur generally address the questions, “Who is the entrepreneur?” and “What is the role of the entrepreneur?” But, as William B. Gartner argued, perhaps “*Who is the Entrepreneur is the Wrong Question*” (W. B. Gartner, 1989). The frame of this discussion is not so much of “who” or “what,” but the “habitat” of the phenomenon (Harwood, 1962). From this view, the field of entrepreneurship research is supported by the structure of socio-cultural-environmental theories; ironically, the actual starting place for McClelland’s behavioral studies of the economy (McClelland, 1961). Socio-cultural-environmental theorists have been interested in the contributions and behaviors of specific groups of people, social mobility factors, religious influences, status and power issues, the role of family and peers, ethnic groups, and other factors on entrepreneurship (Harwood, 1962).

One cross-disciplinary macro-structural analysis that theoretically bears on this study of minority entrepreneurs in Louisiana was advanced by Everett Hagen from the Center for International Studies, Massachusetts Institute of Technology. An economist,

Hagen saw the need for a broader social systems analysis than provided by economists for why the economic growth of some societies advanced more rapidly than others. In his "*On the Theory of Social Change*," Hagen argued that the structures of societies need to be explored from within to understand the causes of growth for some, and the barriers to others. Colonialism, for example, he argued, results in retreatism, ritualism, and messianism—all contrary to economic growth (Hagen, 1962). Hagen's argument is a potent macro critique of social structures, and his theories continue to prevail as compelling explanations for persistent failure to thrive among poor nations and ethnic groups. However, his conclusions are not universally accepted; in fact, his causes and reasons are debated in the more recent "*Culture Matters-How Values Shape Human Progress*" (Grondona, 2000).

In this more timely analysis of why some countries and ethnic groups flourish while others do not, editors Harrison and Huntington accentuate a provocative theme. From this sociological perspective, social and ethnic groups prosper in relationship to its embedded attitudes, beliefs, and values (Harrison & Huntington, 2000). "The concept of embeddedness refers to the fact that economic transactions of the most diverse sorts are inserted in overarching social structures that affect their form and their outcomes" (Portes, 1995, p. 6). Economic activity is, thus, seen as embedded within the larger structures of society and its culture. Within this framework, prosperous cultures can be shown to possess identified "typologies" (Grondona, 2000) and to exhibit a definable "economic culture" (Porter, 2000). As Orlando Patterson pointed out in his defense of taking culture seriously, these controversial cultural explanations have been viewed by some as "racist" and to only further perpetuate racial injustice (Patterson, 2000).

While beyond the scope of this study, these macro-sociological perspectives form a critical conceptual backdrop for this study. It is the context of these broader reasons, causes, and explanations that a study such as this immediate one of group members from poverty backgrounds in a geographic area of the nation that has failed to prosper is situated.

We have seen from the discussion thus far, that both micro and macro studies of entrepreneurship contribute to our understanding of the entrepreneur and his/her success. Research indicates conflicting findings and illuminates some significant differences in perspective among theorists. Still, other theoretical developments take the discussion in, yet, another direction. These theories of entrepreneurial success focus on the role of the manager and the organization within the changing social environment, and the related “entrepreneurial event.” This conversation among these theorists tends to be more focused on “*How does the entrepreneur succeed?*” and “*By what strategies and processes does he succeed?*” (H. E. Aldrich & M. A. Martinez-Martinez, 2001). As William Bygraves noted, these explanations are with the “process” of entrepreneurship, including “all the functions, activities, and actions associated with perceiving opportunities and the creation of organizations to pursue them,” and with the “entrepreneurial event, “ including “the creation of a new organization to pursue and opportunity” (Bygrave, 1995, p. 130). This discussion has been carried on by those interested in the organization and management structure of entrepreneurship (Entrialgo, Fernandez, & Vazquez, 2000), the organizational life cycle (Grenier, 1972), the founder’s role in organizational culture (Schein, 1983), and with others who have focused on entrepreneurial actions and outcomes.

With so many competing views within entrepreneurship research, it has been useful to organize them into two prevailing perspectives: the supply-side and the demand-side (Thornton, 1999). The supply-side perspective emphasizes individual trait theories supported by psychological theory. The demand-side perspective focuses on situational and objective contextual factors such as market fluctuations, and other ecological drivers (Thornton, 1999). Institutional theory (DiMaggio & Powell, 1983; J. Meyer & Scott, 1992; M. Meyer & Associates, 1978) and “population ecology” (Hannan & Carroll, 1992; Hannan & Freeman, 1989) are key anchors for the demand-side perspective (Thornton, 1999).

From these macro-sociological perspectives, an evolutionary and ecological view is assumed and the dynamics of the environment are exposed as relevant to the phenomena of entrepreneurship. These dynamics include boundary issues, diversity, structural inertia, competition, niche, and selection (Pugh, 1985). Numerous studies of displacement (both positive and negative) within this theoretical perspective have established its important function, for example, as an antecedent to entrepreneurship (Shapero & Sokol, 1982). Company closures, political strife, migration, and immigration have all been shown to be positively correlated with a rise in entrepreneurship (Shapero & Sokol, 1982, pp. 79-83).

“From an evolutionary approach, process and context (strategy and environment) interact in a recursive continuous process, driving the fate of entrepreneurial efforts” (H. E. Aldrich & M. A. Martinez-Martinez, 2001, p. 41). Using the insights from the sciences of physics, mathematics and technology, Bygrave and others extended this thinking into modern corridors by using “chaos” (Gleick, 1987) and “catastrophe” theory to advance

the concept of nonlinearity into entrepreneurship study (Bygrave, 1995). This approach illuminates the many problems associated with making predictions about entrepreneurial behavior (Bygrave, 1995, p. 152). From the evolutionary perspective, the dynamics of a complex socio-cultural-environmental system make the more anthropocentric “trait” descriptions of entrepreneurs relative to the larger sociological and ecological circumstances in which the individual is dependent and bound. Thus, from the perspective of these “demand-side” entrepreneurship researchers, the environment has the prevailing influence, not psychology.

Minority and immigrant entrepreneurship

It is now possible to tighten the focus of this review to a consideration of the entrepreneurship literature that specifically addresses minority and immigrant entrepreneurs. This field of research explores the potent dynamics of race and immigration on entrepreneurship. While theoretically situated within sociological analysis, the dynamics of minority and immigration entrepreneurship disallow any such easy categorization. As we have seen, the boundaries between the perspectives of psychology and economics and sociology are quite permeable across the field of entrepreneurship research. The same cross-disciplinary pattern characterizes the literature regarding minorities and immigrants. Thus, a brief overview of the literature within the groups pertinent to this study will be presented in the following sections of this review. The section includes a brief review of female entrepreneurship since the definition of minorities often includes women, and women represented six persons within the sample. This section concludes with a very brief discussion of entrepreneurship among persons

with disabilities as it is relevant to the initial research question that included persons with disabilities and to the findings reported as a result of efforts to identify participants.

Minority entrepreneurship. Minority entrepreneurship is broadly defined by Butler and Greene as

Business ownership by any individual who is not of the majority population. U.S. Federal categories include Black, person of Hispanic or Latin American ancestry, and person of Asian, Pacific Islander, American Indian, or Alaska Native descent. This group occasionally includes women. (as cited in Chaganti & Greene, 2002)

For the purposes of this study, African American entrepreneurship is developed in particular as appropriate to this study in the state of Louisiana where African Americans comprise the overwhelming majority of the minority. Much of the core theory in this area of entrepreneurship research resides in the early articulations of key scholars, so initial attention in this section will be given to the seminal contributions of these early ground-breakers in the field who were key framers of subsequent discussion.

Perhaps the earliest contribution to what we know about entrepreneurship among African Americans in this country can be traced to the influential work of Harvard scholar W.E.B. Du Bois (Partington, 1977). Discussions of minority entrepreneurship must begin with Du Bois because it is with his work that we find the earliest theoretical articulations. Du Bois' frameworks have set a course for the subsequent analysis of the phenomena and his renaissance influence is notable even today.

As early as 1898, Du Bois studied "*Some Efforts of American Negroes for their Own Social Betterment*," a study that was expanded 10 years later to "*Economic Co-operation among Negro Americans*" (DuBois, 1907). In this historical study, Du Bois analyzed (a) the sociocultural roots of the African American economic experience; (b) the

development of cooperation through key historical events such as the Emancipation Proclamation and the Underground Railroad; and (c) the various types of cooperation that exist among African Americans as seen in churches, schools, secret societies, and banks.

Because of the scope of this seminal study and its early place in history, several key concepts regarding minority enterprise were established, including the role of (a) culture, (b) community, and (c) environment on the success of minority enterprise. Much later in the study of minority entrepreneurship, these concepts would be developed as theories that guide our understanding of the phenomena of entrepreneurship among minorities. Two of these theories that evolved in direct relation to these seminal contributions of Du Bois are now recognized as the “*enclave theory*” and the “*social networking theory*.”

Additionally, Du Bois’ strong position on complete economic equality and integration among Blacks in America initiated an enduring debate among the intellectuals of the day (Wolters, 2002) and other subsequent researchers of the 19th and 20th centuries regarding participation among Blacks in economic life (Moses, 2004). The heart of this debate lies in differing attitudes about the acculturation of African Americans in economic development. One side of the argument resides in the position of radical autonomy/separatism, and the other, through full equality with Whites. A scholarly centrist, Du Bois argued for “co-operation in capital and labor, the massing of small savings, the wide distribution of capital and a more general equality of wealth and comfort” (DuBois, 1907, p. 4) among Blacks. These basic perspectives represent the early roots of a continuing theoretical discussion within the field, although less pronounced.

No discussion of minority enterprise in the United States could be complete without mentioning the significant influence of Booker T. Washington. Washington was a contemporary of Du Bois, and another articulate scholar of the African American experience in this country. In his early writings, Washington made seminal observations regarding successful Black entrepreneurs in specific occupations such as agriculture, publishing, catering, banking, undertaking and others (Washington, 1907/2001) that laid down the tracks for further studies of the unique place of certain occupations within minority enterprises. Washington collaborated with Du Bois in examining “The Negro in the South; His Economic Progress in Relation to His Moral and Religious Development” (Washington & Du Bois, 1907/2001). In this important study, these famous forerunners identify a key theme that is pertinent to minority entrepreneurship—that of its development in relationship to religion and church. These factors and other cultural elements such as support groups remain thematic to the literature on minority entrepreneurship.

Towards the discussion of the economic development of African Americans, Du Bois and Washington articulated another seminal dimension; that is the development of a “group economy” (Washington & Du Bois, 1907/2001, p. 99-101). Within this framework, they describe the economic enculturation of African Americans through a closed system that is “largely independent from surrounding Whites” (Washington & Du Bois, 1907/2001, p. 99). Washington extended this concept to co-create the National Negro Business League as a primary vehicle for business development among Blacks (Walker, 1999). Washington aligned himself with the separatist position while Du Bois argued for full integration. Thus, he and Du Bois were not in agreement about the

complete integration of Blacks into the White market. This difference in how minorities are seen to interface with the dominant culture in the pursuit of economic development is a critical framework in subsequent theoretical discussions within minority entrepreneurship.

It is important to note Du Bois' ground-breaking quantitative analysis of African American activity within certain economic sectors. Long before the census, Du Bois documented the activity of African Americans in select sectors of the economy observing the unique contribution of African Americans (Du Bois, 1907/2001) to those sectors. These early sectoral studies among an American minority set the stage for future studies of two types. The first type is represented by a study published by Abram L. Harris entitled "*The Negro as Capitalist, a Study of Banking and Business among American Negroes*" (Harris, 1936). This study built on Du Bois' earlier investigation of the involvement of African Americans in the banking sector. Harris' analytical approach can be easily aligned with Du Bois and Washington who were interested in the growth of the "group economy" among African Americans. However, Harris considered Washington's idea of an independent Black economy "optimistic naïveté" (Harris, 1936, p. ix).

The second type of study is represented by Henry Minton entitled the "*Early History of Negroes in Philadelphia*" (as cited in Butler & Kozmetsky, 2004). Minton's report built on another ground-breaking study of Du Bois on the occupations of African Americans in the city of Philadelphia (Du Bois, 1899). This study was important to subsequent studies because Du Bois chronicled a full range of life experiences of African Americans within a particular sociocultural environment. This study set the stage for other, much later, ethnographic studies such as the recent study of African American

entrepreneurship in Cleveland, Ohio entitled “*Confronting the Odds*” (House-Soremekun, 2002). This quantitative and qualitative analysis examined the multiple factors that promote successful entrepreneurial outcomes among the population of Black business owners in Cleveland (House-Soremekun, 2002, p. 167). The focus of the study was on the success of the Black business firms, but it included a qualitative dimension to understand the “contextual forces that continue to mediate the economic outcomes for black entrepreneurs” (House-Soremekun, 2002, p. 167). The immediate study of minority, immigrant, and disabled entrepreneurship in Louisiana builds on the qualitative aspects of the House-Soremekun study in that it focuses on a specific geographical area to understand the textural dimensions of the entrepreneurial event. In much the same manner of the House-Soremekun study, it creates profiles of entrepreneurial success that may lead to implications for policy.

A review of significant studies of African American entrepreneurship would not be complete without mentioning the three-volume series “*The Negro Entrepreneur*” by Indian-African American Vishnu Vitthal Oak (Oak, 1948). Volume Three, “*The Negro’s Adventure in General Business*” includes a history, attitudes of Black businessmen, and a description of opportunities for Black Americans. In some ways, the attitudinal work of Oak stands as a precursor for subsequent studies of antecedents of entrepreneurship that involve “attitude theory” (previously discussed as a dimension of the psychological perspective) among African American entrepreneurs.

It is apparent from the literature of early scholars that African Americans are seen to be among this country’s earliest entrepreneurs. Throughout the early literature, their self-determining efforts are reflected as those of empowered persons moving on their

own behalf against counter-prevailing influences to create income through the creation of enterprises. These studies document the struggles of African Americans dating back to slavery to participate in American economic life. Not only do they benchmark the key themes and methods in the on-going analysis of African American enterprise in the United States, they ground the study of minority entrepreneurship among a key segment of the minority population of this study, African Americans in Louisiana. Thus, their contribution to the background of this study is established.

In relief against the backdrop of the early scholarly debate, the contemporary analysis of entrepreneurship among minorities in the United States can now be addressed. Most recent data from *“The Entrepreneur Next Door: Characteristics of Individuals Starting Companies in America”* states “that approximately 26 of every [100] Black men . . . report efforts to start a new business. Blacks are about 50% more likely to engage in start-up activities than Whites (P. D. Reynolds, Carter, Gartner, Greene, & Cox, 2002, p. 8).

Such statistics represent a hearty involvement in entrepreneurship among Blacks at this time in this country. But, how is this phenomenon contemporarily understood and theoretically interpreted? John S. Butler’s seminal study on *“Entrepreneurship and Self Help Among Black Americans”* argues that African-America enterprise since the 1700’s can be best understood as a contemporary application of Max Weber’s enduring theory of the relationship between the exclusion and subordination of religious/ethnic minorities and hostility with economic life (Butler, 1991, p. 318). As Weber explained:

National or religious minorities which are in a position of subordination to a group of rulers are likely, through their voluntary or involuntary exclusion from positions of political influence, to be driven with peculiar force into economic activity. Their ablest members seek to satisfy the

desire for recognition of their abilities in this field since there is no opportunity in the service of the State. This has undoubtedly been true of the Poles in Russia and Eastern Prussia, who have without question been undergoing a more rapid economic advance than in Galicia, where they have been in the ascendant. It has in earlier times been true of the Huguenots in France under Louis XIV, the Nonconformists and Quakers in England, and, last but not least, the Jew for 2,000 years. (Weber, 1904)

The idea that actual limitations on participation form an impetus for economic development among minorities is integral to Weber's rationale, and he cited several excellent examples of circumstances where the application of his idea can be seen to be efficacious.

Weber's seminal argument holds up even today under a cultural analysis of minority entrepreneurship (Parker, 2004), although it is not agreed that it is universally descriptive of the experience of all minority groups—including those of African Americans and Hispanics (Jones, 1995). Parker postulated that discrimination by employers, capital markets, and consumers correlates with entrepreneurial success among ethnic minorities (Parker, 2004). In accord with Parker's argument, Melvyn L. Olivier and Thomas M. Shapiro in their provocative research on race and wealth maintain that "racist state policy, Jim Crow segregation, discrimination, and violence have punctuated Black entrepreneurial efforts of all kinds" (Oliver & Shapiro, 1995, p. 45). By analyzing the structures of wealth in "*Black Wealth/White Wealth*," Olivier and Shapiro presented a compelling argument that describes the systemic cumulative adverse effects of sustained racial inequality on both formation and accumulation of wealth, particularly among American Blacks (Oliver & Shapiro, 1995).

Conversely, Butler insists that the "continued emphasis of research exclusively on underclass problems provides no blueprint for successful adjustment to America" (Butler,

1991, p. 323). He argued that the “major research question should be, given the reality and staying power of racial discrimination—albeit with variations throughout the years—how have some Afro-Americans managed to adjust successfully to American racial hostility?” (Butler, 1991, p. 323) He addressed this question through the use of another potent theory of enterprise development among minorities known as the “*economic detour*.”

Butler maintained that Blacks have been successful through entrepreneurship by way of an “economic detour.” This theory holds that discriminatory laws and hostility have fundamentally prevented Blacks from participation in the open market. Thus, they have developed, through self-help, separate and, typically small, enterprises (Butler, 1991, pp. 71-77). The development of these enterprises, or the “economic detour,” was a reaction to the hostility of the dominant group that prevented them access to the open economy (Butler, 1991).

The scholarly conversation around discrimination and access continues even in the most recent literature. In “*The Economics of Self-employment and Entrepreneurship*,” Simon Parker (2004) considered the reality of discrimination as a positive “*push factor*” in the development of minority enterprises. Alternatively, Parker postulated several “*pull factors*” for entrepreneurs including the “positive expected relative returns in entrepreneurship,” enclaves, culture and role models (Parker, 2004, pp. 120-122).

In his studies of minority business enterprises, Timothy Bates found that Black business owners hire Blacks to a greater extent than White entrepreneurs (Appold & Kasarda, 2004; Bates, 1993), regardless of the location of the business. This mutuality in

hiring practice among Black entrepreneurs supports not only the creation and growth of their enterprise, but the broader development of the community. However, while entrepreneurship is supportive of community development among Blacks (and other minorities), Bates found that White business owners hired White employees even when the business was located in a minority neighborhood (Bates, 1993, p. xvii). While this condition held as descriptive, the practice was not seen to be always bound by the neighborhood (Appold & Kasarda, 2004). This nuance makes this an interesting source of continued study within the field. Studies demonstrate the impact of the business start-up on the minority community—the enhancement of employment, the development of social networks, and the movement of goods and services within the community. Interestingly, Butler and Greene have shown that the minority community also serves as an incubator in the same way as formal business incubators have traditionally served for the development of minority enterprises (Butler & Greene, 2004). Thus, the role of the community in the entrepreneurial process is of bi-directional significance for nascent entrepreneurs.

Frank Fratoe specified that social capital can include several forms that are important to define relative to Black business owners. These are physical (e.g., equipment and natural resources), financial (e.g., debt and available) human (e.g., education and training) and social (e.g., group support and networks) (Fratoe, 1999, p. 511). According to Fratoe, the unique role of the social group among minorities stands in contrast to the individualistic “hero” model constructed by economic, psychological and business management perspectives on entrepreneurship (Fratoe, 1986).

The individual entrepreneur is seen as the most visible member of a self-help network of supportive kinship, peer, and community subgroups. One must look to the group as the locus of the entrepreneurial effort, not the workings of isolated persons but a coordination of many individual efforts,

in supplying the functions essential to business ownership. (Fratoe, 1986, p. 7)

Psychological discussions across the literature remain convincingly consistent. Results from Appold and Kasarda's studies showed that little differences could be found between the psychological orientations of White and Black entrepreneurs, but differences were identified regarding the need for assistance and the sources of assistance (Appold & Kasarda, 2004, p. 78). Fratoe's studies agree with those of Appold and Kasarda's (Fratoe, 1986) on this point, and they can be correlated with the structural conclusions about wealth accumulation argued by Oliver and Shapiro (Oliver & Shapiro, 1995). These arguments go directly to the relationship between social capital and success. "Whites are apparently more easily able to proceed through the several gestational steps than Blacks without outside help. Moreover, Blacks are more likely than Whites to use formal, rather than informal, channels of help . . . when searching for aid" (Appold & Kasarda, 2004, p. 78). Interestingly, Appold and Kasarda found that the ventures of older (middle aged) minority entrepreneurs to be consistently more efficacious than those of younger ones, and that the outcomes of entrepreneurship among minorities varied significantly on the particular situation (Appold & Kasarda, 2004, pp. 80-82).

Picking up a thread within the larger study of entrepreneurship literature, Robert Hisrich and Candida Brush conducted a nationwide study of the personal characteristics of minority entrepreneurs. Their study included a random sample of 217 respondents. The findings reflect a profile of the minority entrepreneur that is informative to this discussion.

The typical minority entrepreneur is a first-born child from a lower-or-middle class family; has a blue-collar father; has a college degree; is married with children; starts the significant entrepreneurial venture

between the ages of 35 and 45; has previous experience in the area of the venture; and lists achievement, opportunity, and job satisfaction as the strongest motivators for starting a business (Robert Hisrich & Brush, 1986, p. 7).

These theories-in-use are co-extensive with the entrepreneurial development of different minority groups in America (Butler, 1991), and apply wherever minority groups are prevented by hostility of the dominant group to openly compete in the marketplace. Thus, discrimination, asset development, social networking, the role of the community and access to opportunity are important themes in the discussion of minority, and as we shall see, in the discussion of immigrant entrepreneurship.

Immigrant Entrepreneurship. For the purposes of conceptual clarity, the following definitions will guide the discussion of immigrant entrepreneurship, a framework often convoluted by overlapping theory, interpretation and experience. Again, Butler and Greene help to clarify with the following definition of an immigrant entrepreneur as

an individual who as a recent arrival in the country, starts a business as a means of economic survival. This group may involve a migration network linking migrants, former migrants, and non-migrants with a common origin and destination. (as cited by Chaganti & Greene, 2002)

Related, but differentiated is ethnic entrepreneurship described as the study of “a set of connections and regular patterns of interaction among people sharing common national background or migration experiences” (Chaganti & Greene, 2002; Waldinger, Aldrich, & Ward, 1990, p. 3).

A central explanation in the body of immigrant entrepreneurship theory is the “middleman minority theory.” This theory is used to explain how some minority members and groups have succeeded in America despite prejudice and discrimination

(Butler, 1991, p. 4). The core of this theory is how newcomers to a geographic area “act as a middleman in the movement of goods and services” (Butler & Greene, 1997) as a result of being pushed out of, or away, from the mainstream due to discrimination or other economic barriers. Through self-employment, an immigrant finds a way toward support and incorporation into the respective community. This venture acts as a stepping stone into the larger economy and provides the access necessary into the larger social environment.

The middleman theory is a core theory in the study of entrepreneurship among immigrants, but it is not universally accepted as a contemporary model. Its critics find that it is a restrictive framework, and inappropriate to all contexts, including that of developed societies such as the United States (Ivan Light & Bonacich, 1988). Others have criticized it as fundamentally “ahistorical” and they “remain skeptical of an over socialized conception of a group’s cultural heritage, apart from the social structure and institutions it constructs within the context of the larger society” (H. Aldrich & Waldinger, 1990, p. 125). To these analysts, immigrant entrepreneurship is best understood by examining the on-going and fluid social constructions of opportunity structures within the market, predisposing group characteristics, and the emergent ethnic strategies (H. Aldrich & Waldinger, 1990).

Two other foundational theories within the literature are the “*enclave theory*” and “*social networks/social capital theory*.” As Patricia Greene and Margaret Owen summarized in “*The Handbook of Entrepreneurial Dynamics*” (W. Gartner, Shaver, Carter, & Reynolds, 2004), the enclave theory adds the element of geography to the middleman theory (Greene & Owen, 2004). These theories move the analysis in the

direction of ethnic entrepreneurship, but are pertinent to the discussion of immigrant entrepreneurship. As Zhou explained in her study of Chinese American entrepreneurship, being the middleman represented survival for some of these immigrants. “Overall, the middleman minorities tend to use ethnic entrepreneurship as a survival strategy to make quick money and then move out of the middleman position to pursue other, more viable endeavors” (Zhou, 2004, p. 39).

When ethnic entrepreneurs live in close geographic proximity to one another, they create an enclave. Goods and services are moved within an ethnic enclave. “These ethnic market niches are mostly labor-intensive, low-profit businesses that are shunned by natives, or in unstable businesses that must meet continually changing demands that large, well established mainstream firms cannot easily handle, such as the garment industry” (Zhou, 2004, p. 40). This concept drives the theory that the enclave contributes to the development of strong economic and social linkages (Greene & Owen, 2004), and is a positive vehicle for upward social mobility (Zhou, 2004, p. 57). The enclave theory has been used in examining patterns of entrepreneurship among Chinese immigrants (Zhou, 2004), Hispanics in San Antonio (Jones, 1995), and many other immigrant groups such as the Japanese who have been more successful in marketing products and services outside their ethnic enclave (House-Soremekun, 2002).

Additionally, it has been shown that entrepreneurs benefit from the ethnic group affiliations, the shared knowledge, and support within the group to foster the entrepreneurial process (Greene & Owen, 2004). Diversity and homogeneity (in some contexts), along with the strength of social relationships is important to the nascent entrepreneurs (H. E. Aldrich & Carter, 2004). These affiliations, ties and relationships

form a network that is dynamic and efficacious to successful outcomes. Known as “the social network theory,” this theory can be seen in-use through the results of several studies involving immigrant Americans, including “*Building Community through Entrepreneurship: Lessons from the United States and Vietnam*” (Appold & Kasarda, 2004) and “*Korean Rotating Credit Associations in Los Angeles*” (Ivan Light, Kwuon, & Deng, 2004). In these two very different studies, social networks are demonstrated to be a powerful dynamic of the entrepreneurial process and successful outcomes. The study of the role of rotating credit in the Korean community underscores the role of credit as an important component of entrepreneurial success among minority entrepreneurs. As Ivan Light pointed out, “the single most prominent argument to explain the black American’s under representation in small business has fastened on his special difficulty in securing business loans from institutional lenders, especially from banks. This explanation is 200 years old” (Ivan Light, 1972, p. 19). Moreover, results of both studies indicate that entrepreneurship remains an important vehicle for the development of community among minorities.

Appold and Kasarda found that in both Vietnam and the United States that the strengthening of both economic *and non-economic relationships* within the community benefited the growth of the enterprise (Appold & Kasarda, 2004). This line of thinking is closely aligned with the “social networking” theory, but it develops in the direction of its outcome for the entrepreneur. The core of this concept is that as kinship ties are established and other social relationships occur within the community, the “*social capital*” of the entrepreneur is created—another factor that, in turn, facilitates entrepreneurship (Appold & Kasarda, 2004, p. 71). Ethnic entrepreneurship scholars

agree that the creation of social capital is another significant contributing factor in the success of entrepreneurs among minorities.

Female entrepreneurship. While significant gains have been made in the number of women entrepreneurs, the impact of gender and race/ethnicity on entrepreneurship research has been consistently underrepresented (Greene & Brush, 2004). Moreover, what is generally known about entrepreneurship among women has been derived from studies of men (Carter & Brush, 2004). Because of the relatively small number studies that have been conducted, it is difficult to generalize differences between men and women (Greene & Brush, 2004, p. 128). However, some advances over the years have been made to identify some points of comparison (Robert Hisrich & Peters, 1989)

In a landmark longitudinal study of determinants of survival and success on gender and organizational performance, important evidence was developed to support some differences between men and women (Kalleberg & Leicht, 1991). One central finding was that lower social expectations of women's success, coupled with rich descriptions of the hurdles women encounter, contributed to the belief that women's businesses were less successful than men's. This is a potent finding that highlights the larger social and cultural environment of gender and introduces the critical issues of social stereotyping, discrimination, and self-fulfilling prophecy. Kalleberg and Leicht also found that the businesses of women entrepreneurs were typically located in certain sectors—the service and retail sectors, or, the “female ghetto.” This gender segregation by industry was found to impact on women's earnings and on their return on investment (Kalleberg & Leicht, 1991). Simon Parkers' recent analysis of “*The Economics of Self-Employment and Entrepreneurship*” corroborated the finding that women's self-

employment earnings are less than men's, and reinforced the need for additional study (Parker, 2004).

Kalleberg and Leicht also found that the size of the women-owned firm was smaller than those of men, and that women-owned firms employed fewer people. Women-owned businesses were, thus, exposed to greater liabilities and were less able to face the difficulties of competition and growth. This study reinforced that personality, motivations, attributes, and values of women and men entrepreneurs were not substantively different, nor were the likelihood of survival different from those of men. However, the researchers did find that women tended to have less business experience than men, and exhibited less innovative behavior (Kalleberg & Leicht, 1991, pp. 136-142).

A very recent collaborative effort between five major female professors of entrepreneurship in the United States built on previous findings to support the conclusions of Kalleberg and Leicht, and to take the analysis further. Their findings address the entrepreneurial process for women (Brush, Carter, Gatewood, Greene, & Hart, 2004). Brush et al. observed that women were not experiencing the same levels of success or "business celebrity" (p. xxi) as their male counterparts, and wanted to know if the challenges of entrepreneurship were the same for men and women. Were there some hurdles unique to women in the entrepreneurial process? Are the hurdles "set at different heights for different groups of people, in this case, women?" (Greene, 2005) They concluded through their combined "study of studies" and further empirical investigations of successful female entrepreneurs that the barriers in the entrepreneurial process were basically the same for both men and women. All successful entrepreneurs must have a

certain level of motivation and commitment, technical skills, and the ability to create resources. Both men and women need to generate timely scalable ideas for a market, and utilize networks and social capital to succeed (Brush et al., 2004, pp. xxv-xxvi). The differences they found

were not in the skills required, nor in the organization-building process. However, we found that the personal resources, the technical training, and the management experiences that women brought to their enterprises different from their male counterparts' resources—as did the attitudes and expectations about entrepreneurial success held by both women and society as a whole. (Brush et al., 2004, p. xxvi)

Some of these same women are involved in a large scale NSF funded study of entrepreneurship, the “*Panel Study of Entrepreneurial Dynamics (PSED)*” The PSED is a nation-wide 2-year longitudinal study of 830 nascent entrepreneurs that was developed from a sample of 64,633 U.S. households in the United States. Over 120 scholars have participated in the study representing the efforts of 33 universities (W. Gartner et al., 2004). The findings of this study are important to women and minority studies because most previous studies have been largely based on the experiences of non-minority men (Caucasian) (Greene & Brush, 2004), and there has been a paucity of longitudinal evidence to support understanding. Both gender and race were important lens through which the PSED questionnaires were designed (Carter & Brush, 2004).

Of immediate significance to this study of minorities in Louisiana is the theoretical model of “*New Firm Gestation*” that the PSED scholars designed to reflect important considerations regarding the unique experiences of start-up among minority and women entrepreneurs (Carter & Brush, 2004; Greene & Owen, 2004). This model is shown in Figure 2. This model illustrates how the experiences of minorities and women impinge upon the development of enterprises in three ways: (a) individual assets, (b)

access to opportunity, and (c) social networks. Both individual assets (work experience, education, capital and other resources) and access to opportunity (structural barriers in the environment) are shown to influence the development of social networks among women and minorities (Carter & Brush, 2004).

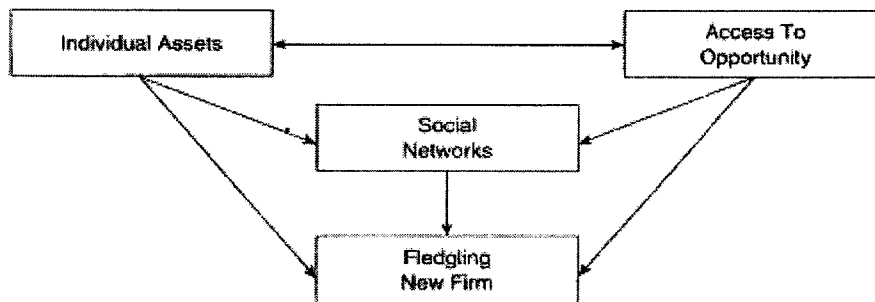


Figure 2. PSED model of new firm gestation (NFG) used in race/ethnicity and gender analysis of nascent entrepreneurship.

Note: From Gartner, W., Shaver, K., Carter, N., & Reynolds, P. (Eds.), *Handbook of entrepreneurial dynamics: The process of business creation* p. 30, copyright 2004 by Patricia G. Greene and Margaret M. Owen, Reprinted by permission of Sage Publications.

Contextual factors such as work, family and social life are also shown to be influential factors in women's decision to start a business (Greene & Brush, 2004). The model reflects the contextual dynamic within the presence of the social network. It is through the network within the community that new firms emerge. The networks "are the mechanisms through which information and resources flow and link opportunity structures and the conditions that spur individuals to perceive and act on opportunities" (Carter & Brush, 2004, p. 18). This model is situated within the larger conceptual model the PSED designed called the "Start-Up process" model (P. Reynolds, 2004b, p. 4). The NFG model incorporates theories that have guided what is known about minority (and

women) entrepreneurship—the middleman theory, the enclave theory and the social capital theory, as well as feminist and social learning theory (Carter & Brush, 2004).

Findings of the PSED study have indicated that some differences exist between men and women in terms of the relationship between their individual assets and enterprise start-up. These differences can be seen around the core concepts of (a) human and financial capital, (b) intentions, (c) risk propensity; and (d) family business background (Carter & Brush, 2004). For example, women's intentions in starting a business are shown to be different from men's; that they tend to be more averse to risk, and consider a business start-up when they have had some modeling with family (Greene & Brush, 2004, p. 15-17).

The “*New Firm Gestation*” model is used in conjunction with the “*Giessan-Amsterdam Model of Entrepreneurial Success*” to guide this study of successful minority and immigrant entrepreneurs in Louisiana. The data sets of the PSED will not be used since the studies are of nascent entrepreneurs, and not studies of successfully established entrepreneurs.

An important dimension of study regarding women entrepreneurs is emerging from the developing world where women, with a tradition of work and in significantly high numbers, are contributing to the economic development of these regions through the spawning of microenterprises (Browne, 2001). In her pilot study of female entrepreneurs in three Caribbean islands, Browne found similarities in the priorities women share around the ways that they conceive of and manage their businesses (Browne, 2001, p. 79). She also found the larger ideologies of gender (formed by religion and State policies) within the macro environment influenced women's entrepreneurial choices; that women

entrepreneurs may be “social outliers;” and that a “welfare” orientation may reduce risk taking among women entrepreneurs (Browne, 2001, p. 79). These potent and recent findings have interesting implications for this study of entrepreneurs in Louisiana.

Physically disabled entrepreneurship. Statistics from Census 2000 support that an increasing number of the disabled population in the United States are joining the ranks of the entrepreneur (*Information for disabled entrepreneurs: What does it really take to succeed in business?*, 2001). Data from this same source indicates that disabled individuals are starting businesses at almost twice the rate of non-disabled Americans. According to the “*Chartbook on Work and Disability*,” the state of Louisiana ranks 5th in the nation for prevalence of disability among working-age people. Over 10% of Louisiana’s working age people have a work disability (Stoddard, Jans, Ripple, & Kraus, 1998). Additionally, Louisiana ranks among the 10 states in the U.S. that have the highest rate of persons with work disabilities who are not working. Over 76% of Louisianans with work related disabilities are not working (Stoddard et al., 1998). Significantly, a poll conducted by the National Organization on Disability (NOD indicated that the overwhelming majority of persons with work-related disabilities indicated that they wanted to work (Stoddard et al., 1998).

Using the “push”/”pull” framework (Parker, 2004), there are several ways to understand what is driving the high rate of unemployment, and, accordingly, self-employment among the disabled. Factors that push the disabled into entrepreneurship include the same factors that push other minorities into self-employment—discrimination, lack of access, social exclusion (Boylan & Burchardt, 2003), and fear-driven hostility from a dominate majority. In “*Charting the Course: The First Report the*

Presidential Task Force on Employment of Adults with Disabilities, push factors are cited to include “continued negative, stereotypic, and erroneous attitudes about adults with disabilities as productive members of the workforce” (*Re-charting the Course: First Report of the Presidential Task Force on Employment of Adults with Disabilities*, 1998). Persons with disabilities face additional barriers to work in the open market due to lack of accommodation and environmental modifications that are often required to employ the disabled.

On the flip side, persons with disabilities are pulled into self-employment by the explosion of assistive technology now available as accommodations. These rapid changes in technology have broken down the barriers of accessibility and mobility for the disabled allowing them to create employment situations that are customized to their needs without the frustration of employment by another. The passage of comprehensive federal legislation is another significant “pull” factor in the movement of the disabled into self-employment. The Americans with Disabilities Act (ADA), the Rehabilitation Act of 1973, and the Workforce Investment Act have created multiple revenue sources for the training of the disabled for micro-business. One such program is *the “Excellent Entrepreneurs in Louisiana Program (ExcEL)”* that exists to “dismantle existing hurdles and provide a seamless up-ramp for those disabled residents serious about starting a business” (Galle & Lacho, 2003, p. 2). In short, the benefits of entrepreneurship for the disabled include “freedom from access-related obstacles such as transportation, fatigue, inaccessible work-environments, and the need for personal assistance” (Holub, 2001, p. 1)

Similar to other minority entrepreneurs, Tamara also found that some disabled entrepreneurs tend to work in niche markets that cater to those who are disabled (Holub, 2001). This entrepreneurial behavior typifies the strategy of the middleman minority theory, and the enclave theories. Data from the first national study of people with disabilities who are self-employed indicated that of those who chose self-employment, more than half of the respondents made an initial investment of less than \$10,000. in the start-up of the business (Arnold, Seekins, & Spas, 2001), an important defining criteria of a microenterprise.

Microenterprise

Just as minority and immigrant research is situated within the larger field of entrepreneurship research, microenterprise is situated as a category of the enterprise they create. As reported in the PSED sample (P. Reynolds, 2004a), some entrepreneurs create large ventures, take over an existing business, or enter the franchise market. Some form teams, partnerships, limited liability companies, or corporations. The majority of these enterprises, however, are independent start-ups and sole proprietorships (P. Reynolds, 2004a). For multiple reasons, some entrepreneurs start very small businesses as differentiated from the larger endeavors described above. Differentiating between the vernacular of “small business” and “very small business” as a defining characteristic of microenterprise is important since “small business” can refer to a vast body of entrepreneurs with differing needs and purposeful outcomes. Further, the operative definition of a “small business” proves revealing of a significant underlying reality. For example, the Small Business Administration (SBA) broadly defines a “small business” as “one that is organized for profit; has a place of business in the U.S.; makes a significant

contribution to the U.S. economy by paying taxes or using products, materials or labor; and does not exceed the numerical size standard for its industry” (*Summary of Small Business Size Standards*, 2004). Using this definition, and the current size standard table of the SBA, a small business can include up to, in the case of manufacturing, 500 employees—hardly a standard or size most conventional intelligence would accept as a “small.” It is in this context that microenterprise is developing in the United States as an economic development strategy, in much the same way that has grown in developing nations of the world (Rodriguez, 1995).

From its beginning in this country, microenterprise has been targeted to the needs of women and to “the traditionally underserved populations as low-income individuals, racial and ethnic minorities, welfare recipients, refugees, and people with disabilities” (Edgcomb & Klein, 2005, p. 1). It is a “young” field—only a few programs in this country were actually providing some small-scale credit and technical assistance to these entrepreneurs in 1986 and 1987 (P. Clark & Keyes, 1995).

In 1992, the *Directory of Microenterprise Programs* defined a microenterprise in the following manner:

A microenterprise is generally a sole proprietorship that has fewer than five employees, has not had access to the commercial banking sector, and can initially utilize a loan of under \$15,000. Most of the microenterprises that program work with are in fact much smaller, with less than three employees, and the majority of the microbusinesses are operated by the owner alone, which has led to the frequent use of the term self-employment (M. Clark & Huston, 1997, p. xv).

In the field of microenterprise one can see an evolution of its meaning and purpose through the current definition provided by the *Association of Enterprise Opportunity*:

A microenterprise is a business with fewer than five employees and is small enough to require initial capital of \$35,000 or less. Most microenterprises create employment for the owner and often other family members, while others grow into larger businesses that employ members of the community. Common microenterprises include repair services, cleaning services, specialty foods, jewelry, arts and crafts, gifts, clothing and textiles, computer technology, childcare and environmental products and services. (Association for Enterprise Opportunity, 2002)

Traditionally, microenterprise has targeted low-income populations--those without access to traditional forms of credit, with limited start-up capital.

Microenterprises typically offer a trade by a typically “lone” owner—the self-employed entrepreneur. As cited by AEO, the growth of microenterprise in the United States is indicated by the U.S. Small Business Administration. “While firms of five to 500 employees in all industries experienced a net loss of 2,065,000 jobs from 1989-1991, firms with fewer than five employees experienced a net increase of 2,624,000 jobs” (*Association for Enterprise Opportunity*, 2006). This growth represents a new burgeoning group of entrepreneurs, and, accordingly there has been some related body of developing research.

Much of the existing research within the field of microenterprise addresses program outcomes, performance and evaluation, but some of the research has yielded some important findings regarding the microentrepreneur that are pertinent to this study.

Cheryl Rodriguez has contributed to the theoretical discussion of microenterprise through her critical social analysis entitled “*Women, Microenterprise and the Politics of Self-Help*” In this study, Rodriguez uses a feminist and anthropological analysis to discuss how gender, class, economics and policy bears on microenterprise development (Rodriguez, 1995). Calling for an “up-close” perspective of the low-income and poor

women, Rodriguez argued that barriers to economic development include issues of power, dominance, and oppression that go beyond simplistic solutions and “quick-fix” government programs (Rodriguez, 1995). Stressing the absence of substantive research within the target population, her theoretical argument presents a strong case for the use of microenterprise as an economic development and poverty alleviation strategy among low-income women in the United States.

A few years later, Lisa Sevron found in “*Bootstrap Capital: Microenterprise and the American Poor*,” the following about low-income microentrepreneurs.

- (1) Microentrepreneurs need more than just credit. They need access to credit and to business training.
- (2) Microentrepreneurs come from across the socioeconomic spectrum.
- (3) Microentrepreneurs do not fit the underclass stereotype.
- (4) Most microentrepreneurs are women.
- (5) People pursued self employment for two reasons—because they needed more money or were unemployed.
- (6) Most microentrepreneurs have strong support networks and are fiercely determined to succeed. (Servon, 1999, pp. 45-51)

These findings corroborate the findings and conclusions of many studies regarding minority and gender entrepreneurship.

In a more recent study, “*An Overview of the Microenterprise Development Field in the U.S.*” conducted by the Institute for Social and Economic Development (ISED), John Else identified seven factors that influenced outcomes for microenterprises. These factors are welfare policies, health of the business owner, support from family and friends, linkages to the markets, client demographics, program design and methodology, and the demand for wage labor (Else & Gallagher, 2000, p. 34).

Finally, the longest longitudinal study of microenterprise in the country, the 5-year “*Self-Employment Learning Project (SLEP)*,” documented the experiences of 405

microentrepreneurs—155 of which were poor. The conclusions of this study were revealing. The authors summarized:

The path out of poverty is not drawn by a smooth, clear line from hardship to plenty. It is a course of small steps forward and back, leaps ahead and hard falls. The advent of getting out of poverty is often due to a combination of many factors: strong self esteem, extensive personal support networks, the opportunity to move to a better job, successful business ownership, adequate health insurance coverage, good child care, and connections to the mainstream economy. (P. Clark, Kays, Zandniapour, Soto, & Doyle, 1999)

As Katherine Browne observed in her study of Caribbean women microentrepreneurs, “the role of microenterprise in planning economic development efforts has increased in importance, because development efforts at the macro level have generally failed to reverse or even slow poverty in the developing world” (Browne, 2001, p. 64). As evidenced by current demographic data and increasing levels of poverty, the same could be noted as descriptive of macro development efforts in the state of Louisiana.

These studies provide a logical foundation and structure upon which this study continues to build. It contributes to what we are only beginning to understand about microenterprise among those who have experienced poverty, and its capacity for reducing it in the developing areas of our nation among those who are most inclined to experience it.

Summary

From this overview of the key theories and themes in entrepreneurship research and its pertinent sub-units, it can be seen that there is a useful consensus emerging among scholars around the meaning of the entrepreneur and entrepreneurship. Such a review of the literature in its elements of similarity and its differences offer a kaleidoscopic view of

a concept that has been both constructed and deconstructed over time through the debate over its meaning-in-use. Depending upon one's historical, theoretical, ideological, and experiential perspective, an "entrepreneur" can be seen to mean something quite different--the classic social construction of reality (Berger & Luckmann, 1967).

Extending the thought of sociologist Howard Aldrich and Stephen Downing who have discussed entrepreneurship as a "social construction," (H. Aldrich & M. Martinez-Martinez, 2001; H. Aldrich & Waldinger, 1990; Downing, 2005), I argue the meaning of "entrepreneur" as a social construction. "Who is the entrepreneur?" "What is entrepreneurship?" "By what process and strategies does the entrepreneur succeed?" "What is the relationship between the entrepreneur and the changing environment?" Answers to these enduring questions emerge out of the consciousness that created it. Its ontology resides in the pattern of shared meaning among a particular group within a particular moment in history. We have seen that the meaning of entrepreneurship is not static, and that it, rather, displays a tenacious resistance to fixity characteristic of complexity. As John Sibley Butler observes, theories of entrepreneurship need to be reconstructed in the light of history--not as irretrievably prescriptive formulations, but as a way of recognizing the unique contribution of minorities to the economy (Butler, 1991, pp. 76-77).

Thus, instead of attempting to codify or solidify the study of entrepreneurship—the attraction to harmonize and consolidate, I argue the favorability of multiple perspectives to avoid obfuscating the particular contribution of each in the pursuit of a universalized saccharin interpretation. This argument is supported by complexity science

where amplifying and unbraiding differences is seen as characteristic of the change agent role in complex adaptive systems (Olson & Eoyang, 2001).

With Fletcher, I assume that the “understandings we associate with the term entrepreneurship are constructed in relation to our biography, culture and society” (Fletcher, 2005). Thus, I believe it is methodologically essential to get “close-up” in describing the meaning of entrepreneurship by engaging the voices of those who have experienced its complexity. As the on-going longitudinal PSED study documents, this process is never a “once and for all” proposition, but one that must be looked at over time and in context (W. Gartner et al., 2004).

The methodology of this study amplifies the narrative around diversity and process in a continuous effort to illuminate its ever-changing context. By entering the narrative through the voices and experiences of successful practitioners in Louisiana, the study continues this rich history of the study of entrepreneurship, and comes to a textured synthesis of entrepreneurial success in an integrated, representative, and holistic fashion.

The findings of this study contribute to what we know about microentrepreneurship as a vehicle for mobility out of poverty among minorities and immigrants in the state of Louisiana. Locating these unique microentrepreneurs across the state contributes to the future development of network maps, and to the creation of a database within the state. Learning more about their significant experiences contributes to future studies of a larger scale that address the possibilities of microenterprise for minority and immigrant persons as a vehicle for social mobility—not only in Louisiana, but in other areas characterized by generational and endemic poverty. These are the

contributions of this study to the larger field of microentrepreneurship and to entrepreneurship research among minorities and immigrants.

Chapter Three: Research Method

This qualitative research study sought to understand the experiences of microentrepreneurs within distinct sub-populations of Louisianans. It explores and describes those factors that contributed to the success of minorities and immigrants in Louisiana who grew up in economic poverty or who found themselves in poverty as a result of downturn or disaster. They were not necessarily in economic poverty when they started their microenterprise, although this was the case for some of the individuals in the study. As Clark et al pointed out, “the path out of poverty is not drawn by a smooth, clear line from hardship to plenty” (P. Clark et al., 1999). These individuals established a profitable or viable microenterprise, or very small business, for a period of at least 3-5 years. The microenterprises were a vehicle for their success. The culture of inquiry of the research utilized methods of qualitative research for data collection. This study inquired into the experiences of minority and immigrant microentrepreneurs in Louisiana to discover their unique perspectives, constructions, and interpretations (Schwandt, 1994) regarding their success through microenterprise.

The overarching design strategy of the research study was the case study. As defined by Robert K. Yin in “*Case Study Research: Design and Methods*” (Yin, 2003)

“A case study is an empirical inquiry that:

- investigates a contemporary phenomenon within it’s real-life context; when
- the boundaries between phenomenon and context are not clearly evident; and in which
- multiple sources of evidence are used.” (p. 23)

Because the focus of this study was on the “explanation” and “description” of a contemporary phenomenon; that is the success of microentrepreneurs with poverty

backgrounds in Louisiana, the case study design was congruent with its overarching purposes. As Yin pointed out, the case study approach lends itself well to studies where there is this blurring between the context and the phenomena (p. 23), and this study certainly resided on this boundary.

Further, the case study was well suited to research questions that address “how” and “why” (and “what”) (p. 17). It “tends to focus on antecedents, contextual factors, perceptions and attitudes preceding a known outcome . . . and to explore possible causes, determinants, factors, processes, experiences, etc. contributing to the outcome” (Robson, 1999). In this study, the questions of “how,” “why,” and “what” were central to understanding the outcome of success among microentrepreneurs. Probing these questions in detail and depth using the procedures of the case study further contributed to the knowledge we have about unique groups of microentrepreneurs within a particular context, and contributed to the development of theory about success within this critical “less-than-understood” population.

In this study, the “collective case” was a small set of 12 individual cases that represented three distinct groups within the population of microentrepreneurs that utilized microenterprise as a vehicle for their success. All of the individuals within the collective case had in common that (a) they were among a minority or immigrant population within Louisiana, (b) they *self-identified* as having poverty backgrounds, (c) they created microenterprises that were, or continue to be, profitable or viable for a period of 3-5 years, and that (d) they used microenterprise as a vehicle for their success.

Some complexity in the case was represented by the variety of perspectives within the three distinct groups, or “sub-units” within the analysis (Yin, 2003). Using this “collective” (Stake, 2000) approach,

individual cases in the collection may or may not be known in advance to manifest some common characteristic. They may be similar or dissimilar, redundancy and variety are each important. They are chosen because it is believed that understanding this will lead to better understanding, perhaps better theorizing, about a still larger collection of cases (p. 437).

Through observation, interviews, visual data (photographs), and other documents (e.g., previously published magazine articles, promotional materials, advertisements of products where available, websites), patterns were identified between these individuals that described the phenomenon—the exploratory dimension, and that, additionally, supported existing knowledge about the phenomenon—the confirmatory dimension (Miles & Huberman, 1984; Robson, 1999). The analysis of patterns generated some support for “generalizing from the case study to theory” (Yin, 2003, p. 38). A conservative amount of generalization occurred in this study based on the small sample size. Nonetheless, the study afforded some preliminary advances toward deeper understanding of an under-studied phenomenon within an under-studied segment of the population within Louisiana.

The procedures at-use within this study reflected the dual intention of exploration and confirmation of a contemporary phenomenon within a particular context. The study proceeded with careful selection of 12 cases to support an overarching framework that is grounded by the research questions. NVivo₇ qualitative research software was used for data organization, management, and analysis. Transcribed interviews and field notes were imported into the software. Cases were created for each participant. Classifications were

developed that were consistent with the PSED demographic information and values were defined for attributes. These attributes and related values were assigned to each case.

Nodes, or categories, were developed in an iterative manner as the analysis of the data progressed throughout the study. Different types of nodes were used to create a structure for analysis. For example, “tree nodes” were developed during the progression of analysis to reflect relationships between ideas or concepts. New sources of data were linked to each case as the study developed. Unique sets of data were defined to further characterize the data.

Data analysis occurred through the use of data query tools. These tools allowed for the seeing of relationships both within the sources of data and across the sample sets. An analysis of the data occurred with each case and across the collective of cases that was studied. Node and attribute set lists were generated as the project developed. These reports were useful for documenting the changes that occurred throughout the analysis of the data.

Data collection and analysis procedures continued with each case through the study. This incremental design feature allowed for modifications in the inquiry as the study proceeded. NVivo₇ data reports were developed to display the ongoing thematic analysis and that were result in an internal logic structure of findings. Summary reports for each case were developed that included the following: project node and coding summary reports. Through these techniques, results were developed using an interactive data management and analysis framework (Huberman & Miles, 1994; Miles & Huberman, 1984) supported by computer-based software. These results supported some

limited generalization to theory. The flow chart in Figure 3 describes in a graphic way the method of the collective case study design.

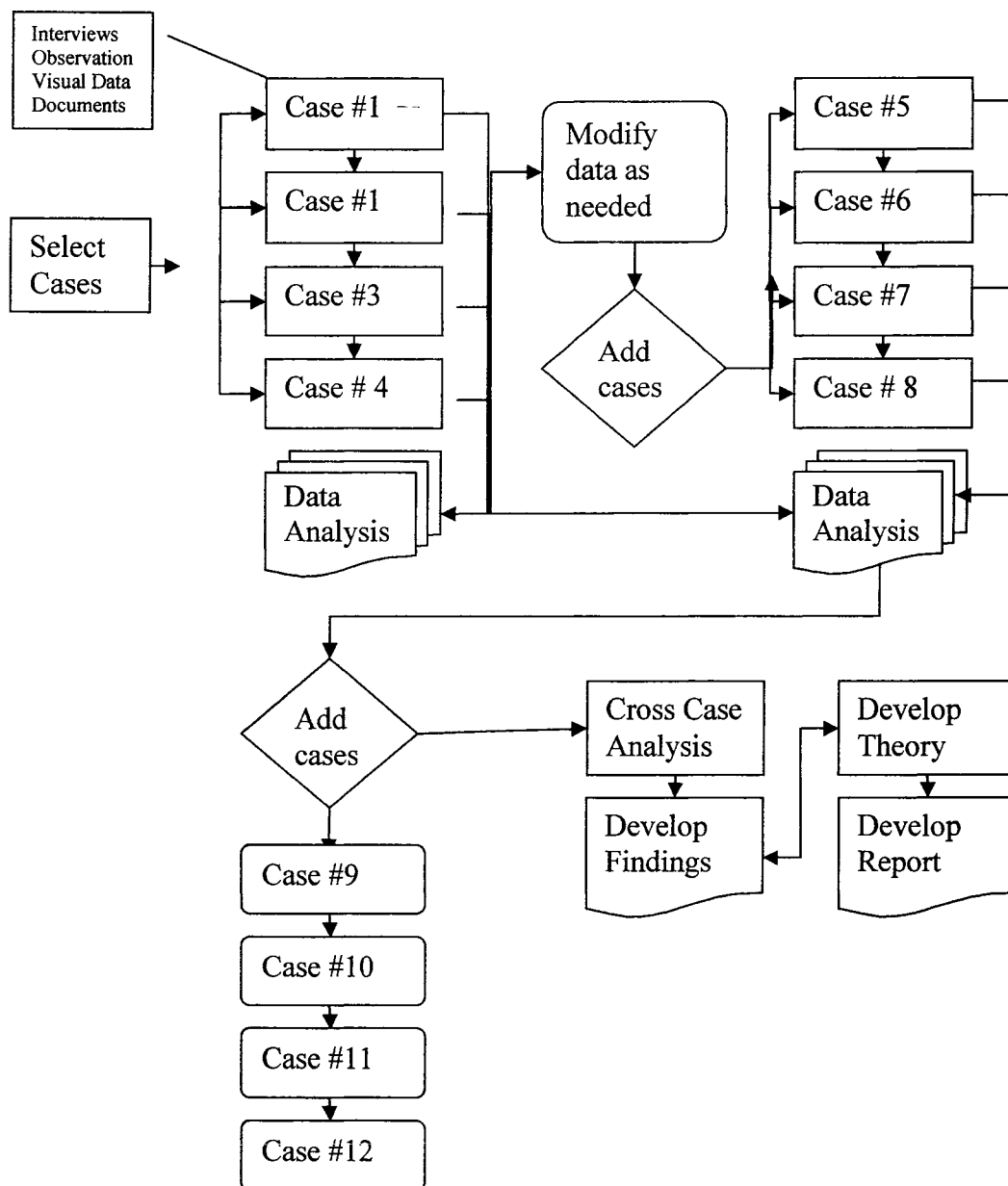


Figure 3. Case study method.

Note. The material has been adapted from Robert K. Yin *Case study research: Design and methods* (3rd ed.), p. 56, copyright 2003 by Robert K. Yin: Sage, Reprinted by permission of Sage Publications, Inc.

For the purposes of this study, purposive sampling was utilized in conjunction with the snowballing sampling strategy (Bernard, 2001). This bilateral approach to constructing the sample was closely aligned with the overarching inductive framework of the research design. The purposive strategy allowed the study to proceed without a predetermined set of named individuals within the sample at the outset of the study. It also allowed for the flexibility to enlarge or reduce the sample size depending on unanticipated sampling outcomes such as inability to find a particularly difficult to reach participant, or the need to investigate further a particular response factor. With this flexibility in the design came the need to remain maximally responsive to collection, interpretation and analysis of the various forms of data throughout the study and to the continuous development of theory. The strategic use of these sampling approaches for this case study assured that the candidates who were selected were the ones that (a) could best explain the phenomena, (b) that there was balance and variety in the sample, and, of primary importance, (c) that the opportunity to learn was afforded through the study (Stake, 2000, p. 447).

The sample set was progressively developed to include specific selection. This was a study of the success of minorities and immigrants persons through microentrepreneurship in Louisiana; thus, White persons were not represented in the sample. There was a mix of participants representing immigrant populations. Given the “hard-to-reach” nature of the population being studied, equivalent representation was not possible. For example, even with intense efforts to identify disabled persons, the endeavor resulted in the identification of only one individual participant for inclusion in the study. This was due, in part, as a result of the timing of the data collection relative to

the occurrence of Hurricanes Katrina and Rita that devastated the Greater New Orleans area and the Louisiana Gulf Coast from Texas to Mississippi. The storms had an impact on participation within this sample sub-unit since a critical source of referrals was located in New Orleans. That entity was closed for several months after the storm, and, even when re-opened, the building where records and release forms were stored was not accessible due to health and environmental issues. The actual process of identifying referral sources, and participants in the study resulted in findings reported in a subsequent chapter of this study. It is not conclusive that even in the absence of the storms, the identification of additional individuals for the study would have occurred.

Individuals within a “difficult-to-find” (Bernard, 2001) population in the State of Louisiana were studied for the purposes of creating knowledge about these individuals and their behavior. At the current time, there is little that is actually systematically identified, recognized or, more generally, known about the target population in Louisiana. Even less information is available through any established computer database. Thus, it was not possible to assemble a random sample based on a pre-existing set of data in advance about this critical population in Louisiana.

However, while no database exists, there are established entities within the State that served as referral sources for building the sample of participants in the study. These sources included established service providers within the State that typically relate to this population. These providers included entities such as the Louisiana Department of Economic Development (LDED), Entergy-Business Linc., Regional Development Districts, local Chambers of Commerce, and the philanthropic sector. A “*Matrix of Entities for Participant Referrals*” guided the identification of potential participants for

the study (Appendix A). Other sources on the matrix included individuals that Malcolm Gladwell in *"The Tipping Point"* (Gladwell, 2000) characterized as "connectors"—the people that we can all "reach in only few steps . . . because, for one reason or another, they manage to occupy many different worlds and subcultures and niches" (p. 48).

The matrix was used to generate names that could be contacted as participants in the study. It was used on as per needed basis throughout the study. A *"Formal Letter of Request to Organizational Entities for Referral of Participants"* (Appendix B) was used to introduce the researcher and the study to the referring entity. In this letter, the nominators were informed that they would not be advised of participant selection. Follow-up phone calls were made wherever possible, and/or indicated. A telephone log was kept to record this activity.

Contemporaneously, it was important to the study to identify participants who were able to inform and illuminate the topic through their oral narratives of experience. It was not considered helpful to interview participants who were unable to narrate their experiences. Purposive sampling provided for these dimensions of criticality in selection, and for these reasons it was well suited to support the objectives of this study (Bernard, 2001).

A further challenge in building the sample for this study resided in the difficulty of identifying potential participants. Since there is no known or fixed grouping of these individuals (e.g., club, organization, association), these individuals are generally recognized through an informal network of social relations. For this reason, the snowballing method of sampling was useful in limited conjunction with the purposive method to identify participants.

Snowballing was efficacious for several reasons. First, it enabled me as an “outsider” to gain access to a group of individuals within a subculture in Louisiana (Silverman, 2005) that was difficult to find. Second, it ensured that the participants in the study themselves had a role in the development of the sample when necessary. Third, it ensured that sample itself was not a “step removed” from those that had the most to share about the nature of the topic. The first reason addressed the problem of distance and proximity between me and the field I was studying (Flick, 1998). The second reason supported reflective practice (Schön, 1983) and empowerment (Freire, 1973) as a dimension of research practice. The third reason flowed from the logic of the great epistemological principle attributed to Empedocles of Agrigentum (c. 450 B.C.) that “like is known by like” (Patron, 1999). Through this blending of sampling strategies, and the concomitant exercise of prudent judgment, the sampling strategy achieved the purposes of the study.

To the extent possible, attempts were made to draw participants from different geographic areas (e.g., North, South, etc.), locations (e.g., cities, towns, etc.) and settings of the state (e.g., rural, urban). This diversity increased the breadth of the study not narrowing it to one specific area of the state, or to one type of an area. All of the individuals in this study were able to legally give permission for their participation in this study. As mentioned, the sample included one physically disabled person who was also a minority group member. This individual had successfully adapted to becoming a successful microentrepreneur. Table 1 below represents the final sample of participants.

Table 1

Sample of Study Participants

Number	Gender	Race	Abled Disabled	Immig. Status	Participant	City/Town
#1	Female	Black	Abled	Non	Agnes Andrews	Baton Rouge
#2	Male	Black	Abled	Non	Willie King	Lake Charles
#3	Female	Black	Abled	Non	Matilda Johnson	Tallulah
#4	Male	Black	Disabled	Non	Terry Sonnier	Lake Charles
#5	Female	Nigerian	Abled	Immigrant	Caroline Egbelu	Baton Rouge
#6	Female	Vietnamese	Abled	Immigrant	Tinh Vu	Baton Rouge
#7	Female	Caribbean Islander (St. Lucia)	Abled	Immigrant	Joan Louis	Baton Rouge
#8	Male	Mexican	Abled	Immigrant	Alvaro Vargus	Shreveport
#9	Female	Black	Abled	Non	Lisa Walker	Lake Charles
#10	Male	Black	Abled	Non	Yugo Hughes	Opelousas
#11	Male	Black	Abled	Non	Darryl Johnson	Baton Rouge
#12	Male	Black	Abled	Non	Kevin Menard	Carencro

Individuals participating in the study were willing volunteers, and gave informed consent to participation prior to the interviews. After an initial contact by telephone, an

“Informed Consent Letter to Study Participants” (Appendix C) was sent to the potential participant prior to the interview. This letter included the purposes of the study, why they had been selected, and other cogent factors regarding study procedures. The *“Letter of Informed Consent”* was developed according to the institutional guidelines of the Fielding Graduate University (*Sample Informed Consent Form - HOD*, 2005).

The participant was provided with two copies of the *“Informed Consent Form”* prior to the interview. Time was given prior to the interview for the participant to review and sign the form before commencing with the interview. The interview did not proceed without prior consent and signatures on the form. The form was retained by the researcher. This form was stored in a secure file that was separate from the storage of other data.

The type of interview was the semi-structured problem-centered interview (Flick, 1998; Robson, 1999). As described by Flick, this type of interview created space for the subjective rendering of the story by the interviewee while concurrently providing a structure for asking questions to deepen the experience (Flick, 1998). This blending of the open-ended, nondirective approach with some directive questioning assisted to achieve good balance and correct for heavy-handedness on either side of the interview equation.

The *“Interview Protocol”* (Appendix F) allowed for three types of opportunities for the participant: (a) the opportunity to contribute his/her story, (b) the opportunity to respond to questions that the interviewer had as follow-up to the narrative, and (c) the opportunity to respond to a brief survey. These opportunities were considered important to the interview process and to achieving the purposes of this study. The site of the

interview was determined in advance of the interview in a location that was mutually accessible, and conducive to achieving a qualitative interview.

The interview began with a brief presentation of the context of the study by the interviewer. This introduction was followed by the interviewee providing a narrative description of their experience as a microentrepreneur. This portion of the interview was unstructured, and low on the scale of directiveness (Whyte, 1984). As Louis Smith argued in "*Biographical Method*," (L. Smith, 1994), giving voice to multiple perspectives through personal "life-stories" establishes a basis for developing anthropological, psychological, sociological, and feminist and minority theory (p. 295-301). "Inner perspectives, experience near phrasings and conceptualizations, and the tidal wave of feelings and emotion present individuals and their lives. These coalesce into larger images and patterns" (p.285). A form of biography, this "telling of the story" constructed a potent life-history of the minorities, immigrant and disabled persons included in this study. Typically, this first part of the interview lasted less than 1 hour in duration. Following this period in the interview, the interviewer asked several "theory-driven, hypothesis-directed questions" (Flick, 1998, p. 84).

The interview concluded with a brief survey that explored entrepreneurial self-efficacy (De Noble et al., 1999). The survey was a simple 23-item measure that deepened the inquiry about the skills of the successful entrepreneur. The survey results allowed for a very limited degree of data quantification within the study.

There was the need to conduct several secondary, albeit brief, interviews with some participants to follow-up with additional questions as the study developed across

the sample. Participants were informed of and consented to this possibility prior to the first interview. The interview was considered the primary source of data in the study.

Whenever possible, interviews were conducted in the geographic setting congruent with the unique narrative of the participant. Since this study was conducted of a specialized group of individuals within the state of Louisiana, it follows that it was necessary for the interviewer to travel to conduct such interviews. During the exploratory interview, for example, the interviewer traveled to Lake Charles, LA (urban setting) for the interview. The natural setting for the interview allowed for a participant-guided tour of the places that were meaningful and significant to the story, and an opportunity for the researcher to take photographs. These dimensions of the field experience enhanced the observational component of the study, and provoked additional observations, perceptions, and perspectives about the case.

Digital and/or micro cassette tape recorders were used to record the interviews. The interview was recorded in full, and transcribed. The researcher transcribed the first six interviews. A professional transcribed the remaining six interviews. The researcher used *Naturally Speaking* voice recognition software for transcribing the data. The interview was imported into the computer as an audio file using *Digital Wave Player* software. The researcher transcribed the interviews as a vehicle for internalizing its content and seeing patterns, as well as for the purpose of conserving resources. Certain portions of the interviews are directly quoted in the final dissertation. Authorization for the use of direct quotes was secured in the "*Letter of Consent.*"

As stated, the verbal interview was considered the primary source of data in the study. However, other sources of data were also incorporated into the study, including

observation (reflected in field notes), and visual data—such as photographs, where applicable. Other previously published documents such as magazine articles were used when these offered supplementary information that was supportive to the study.

The interview was perceived as a fairly unobtrusive vehicle into the personal narrative of an individual. It was considered by the researcher as “low risk,” or minimal, in terms of any stress/harm to the participant. At all times, the participant had full control over what he or she contributed in the interview, and could terminate the interview at any time should he/she felt discomfort or cause for termination. The researcher remained alert to any behavioral cues or changes in the participant during the interview that may have signaled discomfort, or that would have indicated a reason to terminate the interview (e.g., excessive agitation, etc.) No participant exhibited or expressed any adverse reactions to the interview process. The “*Letter of Informed Consent*” advised the participant of their option to withdraw from the study at any time.

As a vehicle for both awareness and memory (Bernard, 2001), field notes were developed following each interview. Field notes were developed as soon as possible following an interview in the field. The interviewer utilized a formal method for recording and organizing field notes. Laurel Richardson in “*Writing: A Method of Inquiry*” (Richardson, 2000) suggested the following four categories for use in organizing notes: Observation Notes (ON), Methodological Notes (MN), Theoretical Notes (TN), Personal Notes (PN) (p. 241). These categories were used in organizing the field notes throughout the study. The field notes detail information other than that recorded during the actual interview. The field notes were incorporated into the study as a supplementary dimension of data.

Another source of data were visual data that was collected in the field. These data included photographs, as well as printed and electronic information of relevant persons and places that described important events and marked certain critical experiences of the participant's story. It was anticipated that these visual data would largely consist of scenes that represented actual sites where an important event occurred such as a shop where the participant made an important decision to start a microenterprise. In the end, this dimension of the study was not consistently executed due to the constraints of time, the location of the places relative to the interview site, the actual distances in terms of additional travel, and the availability of other persons relative to their importance in the narrative. Some photographs were taken, but this aspect of the research design was not taken to the scale originally anticipated.

When photographs were taken, attention was given to the relationship of the camera to the reality and to its potential for social construction (Douglas Harper, 2000, p. 727). With one exception, the photographer/videographer utilized a digital camera and was familiar with its operation so that it was unobtrusive. The electronic images were stored on CD's to become part of the documentation of the study. Selected photographic/digital images were incorporated into the final report of the research contributing to, as Harper described, a "visual sociology" (Douglas Harper, 2000, p. 727) of a specialized group of microentrepreneurs in Louisiana.

In the "*Letter of Informed Consent to the Study Participants*," all study participants were informed regarding the use of any audio, video and printed materials and provided authorization for such usage (Ref: "*Authorization to Observe, Audio tape and/or Video Tape the Entrepreneur and their Related Enterprises*, Appendix C). While

consent for participation procedures was initially delineated in the study for the consent of those individuals other than the study participant—that were observed or videotaped in the field (“*Supplemental Authorization to Observe, Audio Tape, and/or Video Tape by Those Other than the Entrepreneur Participating in the Study*, Appendix D), these were not employed since this aspect of the project did not materialize.

Through the “*Authorization Form to Use Printed, Digital Audio and/or Video Materials*” (Appendix E), the informed consent will be secured of any individual who is included in any photograph used in the dissertation.

Participants were given the opportunity to review the transcript of their interview. They had the opportunity to remove any material that they wished to remove from the transcript, to make changes in their profile, to review to the use of direct quotes, and to give feedback on the preliminary results. To debrief and verify the findings with participants, summarized themes were sent to each study participant. The researcher asked the participant for their feedback on the analysis so that it could inform revisions or changes before final analysis. The final study will be sent to all study participants.

The issue of validity was addressed through the use of the method of triangulation (Maxwell, 2005). As previously stated, a variety of individuals were selected from a diverse matrix of sources. Microentrepreneurs were represented from three distinct groups to ensure both commonality, as well as diversity. To the extent possible, participants were drawn from different geographic locations (e.g., cities, towns) and settings of the state (e.g., rural, urban). This diversity increased the breadth of the study not narrowing it to one specific area of the state, or to one type of an area. This is one way that validity was assured. Additionally, at least three sources of information were

employed to inform each case and different methods were utilized to analyze the data. This assured that there was some internal validity as the information was studied from different sources. Finally, the case study methodology was incremental and developmental. It was not fixed in advance of the study. This flexibility in design allowed for changes in the selection of the participants during the study so that the sample remained balanced. Throughout the process, the researcher checked the data and its emergent findings to sufficiently ensure that diversity was achieved to the extent possible.

The study has been documented in the following ways: (a) the tape recorded interviews (Flick, 1998); (b) the transcriptions of the interviews; (c) the field notes of the interviewer; (d) the printed, digital and audio material in the field, (e) documents contributed by the participant; and (f) the reports and profile sheets generated by the researcher and the qualitative software. Together these methods for documenting the study ground it in good research practice, and assures valid and reliable findings. The data was stored on an “*Attache*” removable hard drive, and backed up using an “*Iomega Zip*” removable disk as well. The data have been saved in a safe location.

For the purposes of post-doctoral work, I plan to keep the data beyond a period of 5 years since it may be used in a possible book or documentary. In the “*Letter of Informed Consent to Study Participants*,” the participants were informed of the possible use of the data in the future for such purposes, and that, if I do chose to use any of the data from this study in subsequent publications of any sort, I would obtain permission from them at that time.

Chapter Four: Results

Introduction

This was a study of success through microentrepreneurship among minorities and immigrants with poverty backgrounds in the state of Louisiana. All of the participants identified first-hand experience of poverty in their backgrounds and achieved success through the creation of a microenterprise. The microenterprises they created were viable for at least a period of 3-5 years.

The chapter begins with a description of the sample and is followed by profiles of each of the participants that present some unique characteristics and diversity within the sample. The profiles are followed by a presentation of results. The results of the Entrepreneurial Self Efficacy Survey (ESE) conclude the chapter.

Description of the sample

The study sample consisted of 12 persons. All of the participants represented minorities in the state of Louisiana, including Black, Asian and Hispanic populations. Immigrants to the United States who started their microenterprises in the state of Louisiana were represented by 4 participants in the sample. Of the 4 immigrants, 3 are females, and 1 is male. The native countries of the immigrant participants are Nigeria, St. Lucia, Mexico, and Vietnam. Non-immigrants comprised 8 participants of the sample. Of these, all are Black including 5 women, and 5 men.

The sample was equally divided between male and female participants. The participants were between the ages of 35 and 55 years of age. Of the men represented in the sample, 71% were 35-44 years of age; whereas, the women in the sample tended to be slightly older than the men.

Most of the participants in the sample are currently married—75% of them. Most of them have children and youth under the ages of 17 as well. Seven of the participants have households of 4 or more members. Only 1 person in the sample was disabled. This participant is also a non-immigrant minority, so he is included statistically in the non-immigrant minority group. Demographic data for this participant as a disabled individual is also represented in Table 2.

Table 2

Age, Race, Location, Marital Status, Household Size, Education and Decade of Microenterprise Start-Up by Participants

Minorities							
	<i>Immigrant</i>		<i>Non-Immigrant</i>		<i>Disabled</i>		<i>Total</i>
	Women	Men	Women	Men	Women	Men	Sample Total
<i>N</i> =	(3)	(1)	(3)	(5)*	(0)	(1)	(12)
<i>Shown in % of total</i>							
Age							
18-24	0	0	0	0	0	0	0
25-34	0	0	0	0	0	0	0
35-44	1	1	1	4	0	1	7
45-54	2	0	2	1	0	0	5
55 +	0	0	0	0	0	0	0
Total	3	1	3	5	0	1	12
Race							
American Indian							
Asian	1	0	0	0	0	0	1
Black	2	0	3	5	0	1	10
Hispanic	0	1	0	0	0	0	1
White	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
Total	3	1	3	5	0	1	12
Location							
Urban	3	0	2	3	0	1	8

Rural	0	1	1	2	0	0	4
Total	3	1	3	5	0	1	12
Marital Status							
Yes, married now	2	1	3	3	0	1	9
No, not married now	1	0	0	2	0	0	3
Total	3	1	3	5	0	1	12
Household Size							
One	1	0	0	1	0	0	2
Two	0	0	0	1	0	0	1
Three	1	0	0	0	0	0	0
Four	1	0	1	1	0	0	3
Five	0	0	2	1	0	1	3
Six	0	0	0	0	0	0	0
Seven	0	1	0	0	0	0	1
Eight	0	0	0	0	0	0	0
Nine	0	0	0	1	0	0	1
Total	3	1	3	5	0	1	12
Education							
No HS degree	0	1	0	0	0	0	1
HS degree	1	0	0	2	0	0	3
Post HS	1	0	1	2	0	1	4
College degree	0	0	1	1	0	0	2
Grad school	1	0	1	0	0	0	2
Total	3	1	3	5	0	1	12
Decade of Start-up							
<1980	0	0	0	1	0	0	1
1980	1	0	1	0	0	0	2
1990	2	1	1	3	0	0	7
2000	0	0	1	1	0	1	2
Total	3	1	3	5	0	1	12

* Includes the 1 disabled participant who is a non-immigrant

The microenterprises started by the participants were located in the western, central, eastern and northern areas of the state—five of the eight economic development regions of the state. These start-up locations were in the same general areas of the participants' residences. Three cities gave broad coverage to the urban areas of the state: Baton Rouge (Central), Lake Charles (West), and Shreveport (North). Additionally, three rural areas were represented: Tallulah (Northeast), Carencro (South/Central), and Opelousas (South/Central). The following figure shows the economic development regions.

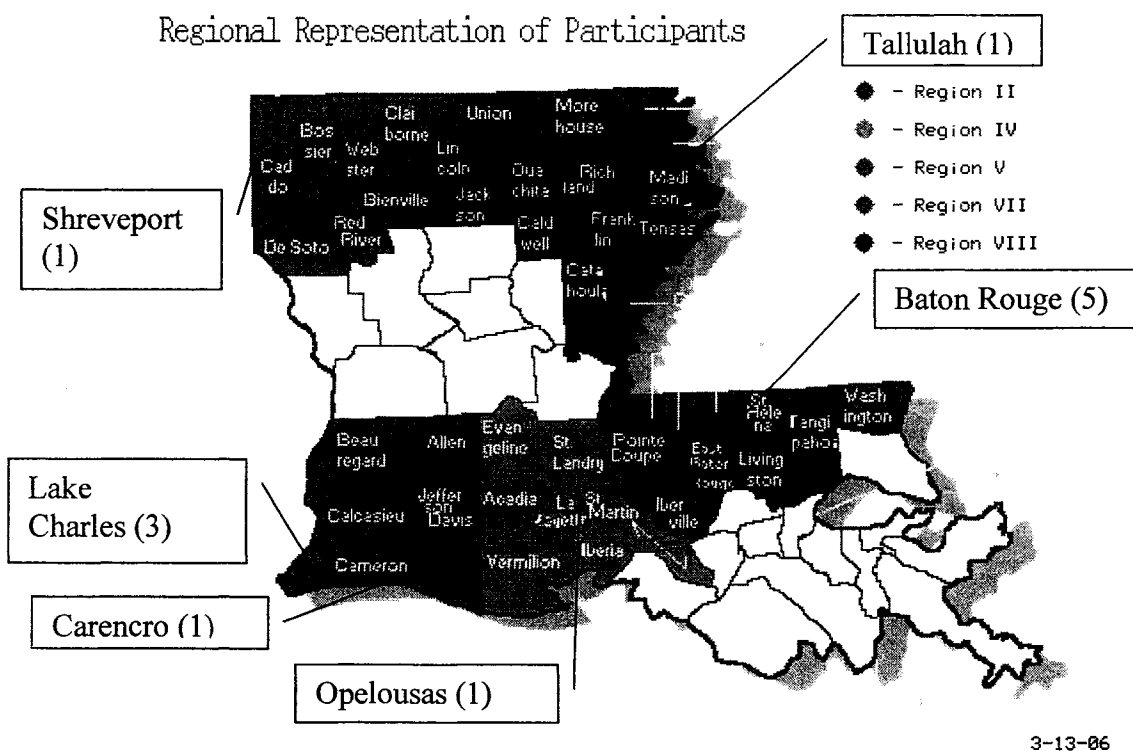


Figure 4. Regional representation of participants by parish map of Louisiana region of the microentrepreneurs and the city/town of their location.

The microenterprises started by the study participants represented the following occupations: auto services, book publishing, burial vaults manufacturing, custom painting, financial services and real estate, food service, health care, insurance agent, landscaping, salon and hair care, and tailoring and alterations. A total of eight different occupational classifications were represented in the sample (*Occupational Employment Statistics (OES) Program*). None of the microentrepreneurs started businesses in the management, computer, community or social service, protective service, sales, office and administrative support, farming and fishing, or transportation and material moving occupations.

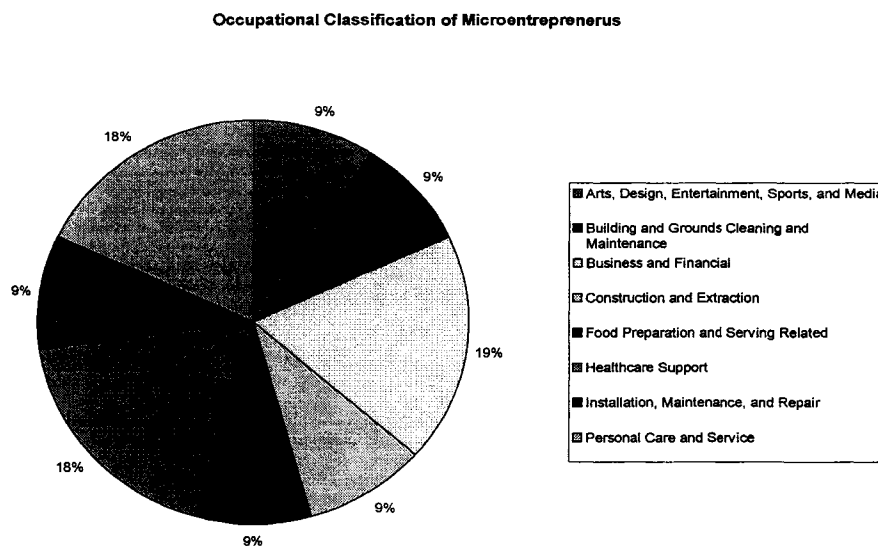


Figure 5. Occupation classification of microenterprises.

All of the microentrepreneurs are still engaged in the work of the original microenterprise. Fully 9 of the enterprises were started in the 1990s and after. Only 3 of the participants started their microenterprises in the 1970s and 1980s.

Some of the persons in the study have diversified since their beginnings as microentrepreneurs as a direct result of their success. In fact, 10 of the participants have

moved beyond the classic definition of the term since their beginnings as microentrepreneurs. These entrepreneurs now own and operate enterprises that are no longer considered very small businesses. They, for example, employ 5 or more employees and have access to traditional forms of credit. Only 2 participants of the microentrepreneurs in the study remain microentrepreneurs at the time of the study. All of the participants remain sole proprietors. None of the immigrant population studied remains microentrepreneurs.

Eight participants of the sample continue to own 1 business—the same business that started as the microenterprise. Six of these participants have started 2 to 5 smaller businesses under the auspices of the first microenterprises. In other words, they have diversified and organized enterprises under the umbrella of the original microenterprise. One participant has started 13 new enterprises as a result of her original microenterprise. Two participants have started non-profit enterprises as a result of their original start-up. With the exception of 1 entrepreneur, all of the additional ventures of the microentrepreneurs continue to be related in the primary business sector of the microenterprise.

Profiles

Agnes Andrews: Agnes Andrews

Insurance Services, Inc.

Agnes was born and raised in a small rural town along False River—a tributary of the Mississippi where, as she observes, there are

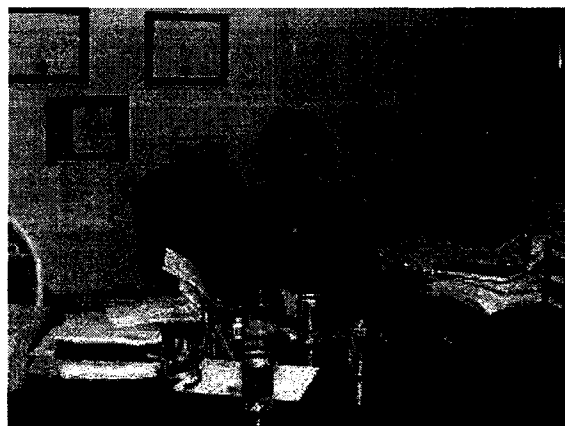


Figure 6. Agnes Andrews

“the best pecans fields in the world.” Growing up, she didn’t see herself as “poor” because everyone else’s life around her was about the same as her family—not different. Looking back, she now sees how things were for her family, and that those times were difficult. Agnes’s father died when she was 12 years old leaving her Mother with few assets to raise and provide for the six children. Agnes developed a strong sense of responsibility for the support of her brothers and sisters which she expressed in a directive “take charge” manner. She received a “hardship” license at the age of 14 so that she could drive her Mother and the other children to the grocery store, school, and church. Money was scarce and what there was of it was contributed to the support of the family. She recalls the years of picking pecans after school until dark to contribute the profits of \$1.50—then considered a lot of money—to the family.

Agnes attended a Catholic school that gave her a strong ethical and moral compass, but her teachers did not encourage her to continue her education after high school. She did not think of herself as “smart,” but her mother insisted that she go onto college using part of the settlement from her father’s life insurance policy to offset some of the costs. From this early experience, she learned the value of insurance.

Taking the bus back and forth from New Roads to Baton Rouge each day to attend college was an important turning point. She developed a strong network of friends at Southern University, a historically Black university, and deepened her sense of cultural identity during the tumultuous times of the 60’s. Agnes married at a young age, moved out-of-state, and supported her husband’s education for several years through retail sales at a department store. She had an attitude of wanting to “make the best better,” a motto

she incorporated into her work from the 4-H. She became a top salaried salesperson and moved to straight commission sales. Her family continued to grow as she had children.

After a brief time in another retail sales position that was “going bad,” Agnes was asked by a customer to join a company that sold insurance. She resisted initially, sensing that she was not smart enough to pass the licensing exams. But, she was pregnant again and knew that the income was important to the struggling family. She decided that she had to pass the test “for her Dad.” With characteristic determination, Agnes achieved a near perfect score on the test. This was the departure point for the start of her microenterprise in 1985.

Agnes Andrews Insurance Services, Inc. was capitalized at start-up under \$2,500. The primary sources of these funds were personal savings and small loans from family members. She received no personal or business loans from banks, government funding or investors to start the business. She was the sole proprietor of the business. Her company was started with no employees. She had some limited training in the insurance-related business prior to start-up. She had no partners.

Agnes knew that she “did not want to go back to that pecan orchard.” She had a house note and babies to feed. Determined to succeed, she pushed through the multiple obstacles of the early years to achieve notable success through a microenterprise in insurance. To do so, she drew from her strong network of “old” friends from Southern University and from newer ones formed as a networking group to incrementally grow her business. She was supported by the knowledge and encouragement of her husband, a Ph.D. in Economics, and other insurance agents--both White and Black. From them, she became known as “Awesome Agnes.” Selling insurance for Agnes was a “no brainer”

and far easier than picking pecans in Pointe Coupee Parish. Agnes describes herself as a “drum major”—the type of leader who wants others around them to feel significant and important. A fluent communicator, she “loves people.”

Over the 21 years of its operation, Agnes Andrews Insurance Services, Inc. has grown into a significantly larger business and has diversified its products and services. It provides insurance for home, life, flood, business and other products, including motorcycles, motor homes and boats—essential to most Louisianans. Additionally, it provides personal financial consultancy services to clients for retirement plans, annuity, mutual funds and IRA’s. Still the sole proprietor, Agnes currently employs four full-time and six part-time persons who are self-sufficient as a result of working with her. She is highly visible in the community as a successful businesswoman, particularly through her creative advertising and marketing strategies. She reflects,

I do not know of anybody in my family or any of my friends that have had the opportunity to develop a business the way that we have developed this business. . . . I can say that only because this is like the first generation of business—and, really, the first opportunity that a women has had—and, or a black women—has had to develop this kind of business. We just didn’t have the opportunities.

Agnes remembers her legacy through corporate sponsorships to the Southern University School of Business and her extensive development efforts to support the school.

Willie S. King, Jr.: King’s Enterprises, Inc.

Willie grew up on a small farm in Washington, LA. He and his family of four brothers and one sister picked cotton and pecans as a means of survival. His father had a second grade education. When he was seven years old, Willie’s father told him that he could have any of the pecans that were left in the field after harvesting. So, Willie would sneak out of the house with a headlight and “do scrapin’” all night long until he had sacks

filled with pecans all over the house.

Later in the day, he would sell those pecans on the school bus to school and at stores along the bus route from school. Willie scraped the cotton fields in the rain and pecans orchards in the cold to make money “just so that he could have it.” He didn’t want to be



Figure 7. Willie King

“struggling for groceries, or for something to eat when [he] wanted it.”

At about this same time, a man for whom Willie picked cotton explained to him that he could use “his little money” to buy a baby calf, feed it and then sell the calf at a profit. In this way, he explained, Willie could buy other calves. Willie did just that and discovered that “this works!”

Willie’s Father and Mother separated when he was 14 years old. Shortly after this, his “aggressive nature . . . landed him out of the house” and on the streets of Houston. He had left home with \$10.00 in his pocket. Lost in a big city and with no money, he lived on the streets among the garbage cans and prostitutes. He picked up odd jobs such as cleaning up dog pens and managed to buy an old car. Several months later, his father found him and he returned to the farm. Willie married his girlfriend from high school at the age of 17 and joined the Army.

When he returned to Lake Charles after military service, he pursued the completion of his college degree at McNeese University. However, he was not convinced that a college education would land him a good job. “Everybody pushed in my mind . . .

‘Go to college . . . get an education, so you can get a good job.’ My problem was that I had never met anybody with what I would consider a good job.” He was convinced that he was never going to have his “dream” or reach his goals by studying psychology in school. So, he got on his motorcycle and rode until he passed an auto shop where he saw a man who needed some help fixing a transmission. He stopped to help him and that was a turning point for him. He knew that he could fix transmissions!

Willie quit school and began to work at the shop—just volunteering in order to learn the business. The shop owner ran into some medical problems, so Willie became the mechanic. He stayed awake late at night reading the manuals and working on transmissions for clients. He learned the trade on the job. Willie was fired from this position when he did work for “the enemy” of the owner. In turn, he was hired by the same man for whom he had done the work who had the same kind of shop. He began to manage this man’s shop, and built a client base within the community. When the owner of this shop fired Willie to employ a friend who needed the job, Willie made a decision to never be fired again in his lifetime. An old man that hung around the shop told him, “Son, I’ve seen a lot of people—some I’ve liked, some, I didn’t like. You don’t have any business working for anyone other than yourself.”

Willie sold his old truck for \$500.00. He used the money to pay the rent on a building and buy a license for the start-up of his own small transmission business, King’s Transmission, Inc. Since he had no money after this initial investment and had to feed his wife and two daughters, he began to collect aluminum cans, tearing up old cars for scrap iron, and, even, doing some bull riding. He rode over 300 bulls until he “could make

enough money to stay in business.” Willie became the second highest rated bull rider in the State and 3rd and 4th in tri-State competition.

It was in this way that Willie opened his first microenterprise, King’s Transmissions, Inc. 1979. He did not receive loans from banks, or others. No financing. No government funds or financing. He had no formal training in business, or in the technical trades. Business development entities dissuaded him from going forward with his dreams. His family discouraged him. But, he remained resolute. “I am not going to quit this time. I am going to try harder. I’m going to give it my all. I am going to do it or die trying.” Willie had to fight multiple obstacles related to keeping his business afloat. His tools were stolen, and had to be replaced. It wasn’t easy getting customers. He didn’t know how to file taxes and do other business reporting.

A great flood turned the tide for Willies’ microenterprise. Everybody needed car repairs after the flood, so Willie began to “build wealth.” He decided to diversify by using profits to start another microenterprise, King’s Trucking, Inc. The microenterprise failed because the drivers stole gas and money. Shortly after he shut the business down, Willie partnered with a family member who drove a truck to re-open it. This time, they succeeded making over \$500,000 by the third year.

Willie continued to diversify under King Enterprise’s, Inc. He opened King’s Used Car Lot with one of his employees. He would buy old cars, repair them, and sell them on his lot. When he needed parts for repair, his trucks hauled that into Lake Charles. Willie continued to replicate this formula of business success by opening businesses in a related sector.

Today, Willie is the sole proprietor of King Enterprises, Inc. an umbrella for five businesses that have grown beyond a microenterprise. These businesses include his original transmission repair shop, a funeral home, a limousine service, a clothes business and an investment corporation. He has served on the Board of the Federal Reserve Bank as the business advisor for six states. He has served on innumerable Boards of Directors of non-profit entities across the State. Willie is a generous philanthropic giver and sponsor of innumerable events that support young people and economic development. He has multiplied his dream of being in business for many others, partnering in the start-up of microenterprises with his employees so that they could actualize their dreams. He recalls of one such venture, “I got it started with my employee. We went into that car business so that he could have his dream. I don’t want him working for me, dreaming something else.” Having achieved “insurmountable wealth,” Willie observes “There is only one business in the world, and it is the business of people. Everything else is just a product.”

Matilda Johnson: Marie’s Family Healthcare & Sitter Service

Matilda has lived most of her life in a very small town in the northeastern corner of Louisiana—Tallulah, LA. A racially segregated community, her family “lived on one side of the tracks, and the other people, the Whites, lived on the other sides of the track.” Her mother worked as a maid in a private home to support the six children—four boys and two girls. When she was 12



Figure 8. Matilda Johnson

years old, Matilda's father died from cancer and Matilda's mother was left to care for the family. She accepted a job as a nurse's assistant. The children thought she was a nurse.

Matilda recalls the support and love within her community. Neighbors "looked after" one another. They shared what they had so she did not grow up with a sense of being poor. "I didn't feel at the time that I was missing out on anything." The children wore hand-me-downs (some with price tags still on them) and walked to the nearby public school. The family had no vehicle. But, she says, they ate like "kings and queens" of the wonderful food that her Mom brought from the home of her employers. Matilda studied hard. There was little else to do in this small town when she was growing up. She enjoyed it, too. She graduated with honors from the public school she attended not far from her house. She had a baby.

Having the baby made her realize that she "wanted more for her than I had gotten." She went to college at the University of Louisiana-Monroe deciding on a degree program in physical education since she was a good basketball player. It was the first time that she had gone to school without "other minorities" and it became "uncomfortable" for her after 1 year. Matilda dropped out of college and returned home to Tallulah. While in school for that year, Matilda's mother took care of her daughter.

Matilda held several jobs over the next period of her life. Most significantly, she worked for 12 years as a police officer in the town serving for several years at the juvenile detention center. She developed a reputation during that time of being an honest and fair person. The people of the town knew her, and she grew to know the larger community very well.

Matilda made an early attempt at starting a microenterprise in 1989. She invested all of her savings in opening a daycare, but it was not successful. After only 6 months, she closed it when clients could not pay her for her services.

With her Mother as her mentor, she resumed her education but, this time, on a part-time basis in the school of nursing. She continued her 12 hour shifts at the detention center. A turning point came for her when her mother became sick with diabetes and high blood pressure. Her mother's need for intensive care clarified her career direction in geriatric nursing. When her Mother died, Matilda began to work with a woman who was trying to develop clients for physical therapy. This lady believed that Matilda could start her own business in healthcare, and encouraged her to do so. She introduced Matilda to the basics of business start-up, including how to get an EIN number and develop a name for one's business.

Marie's Family Healthcare & Sitter Service, Inc. was launched in 2001, named in memory of her caring Mother and mentor, Marie. When she began her business, she would tell people, "You're going to see a successful lady with a business that started from zero dollars." And, that she did. Her business was capitalized at start-up with less than \$500. She was the sole proprietor—virtually self-employed—with no money or income, and with a bad credit history. No bank would give her a loan. She sought the assistance of the Northeast Louisiana Delta Community Development Corporation (NELDCDC) who advised her to begin by getting some office space. She rented some space in a church building by using very small contributions of family members. Then, through a TANF (Temporary Assistance for Needy Families) microenterprise development grant, she received \$500.00 for office supplies other expenses. Matilda

started her microenterprise with no business education or training. She was denied assistance by the Small Business Development Center (SBDC), but she retained her faith, vision, and determination. Matilda once said,

I don't know what I'm going to do, but I'm going to help us.... We were poor. We were brought up poor. We were brought up with nothing. Life cannot always be this way always. I'm going to go to school and make something of myself and I'm going to come back and help my town and help my family.

During the first year and a half in business, Matilda worked with an office assistant to pay the rent by providing private services in the home to the elderly. People in the community supported what she was doing with donations of simple office furniture. In point of fact, Matilda's business concept addressed an enormous need that was wide open for health care services for the indigent elderly and homebound in this under-served geographical area of Louisiana. At the time she opened the business, there was no competition for this market. Soon, she learned that her services could be reimbursed by Medicaid, for which she immediately certified the business. Certification and licensing her business for Medicaid was a major turning point in her microenterprise development.

Since opening her microenterprise 5 years ago, it has grown into a profitable business of considerable size and scale. Currently, it is a Medicaid provider of respite and long term personal care services including elderly/disabled adults, supervised independent living, Children's Choice, new opportunities, and personal care for babies. The company is a licensed provider in 12 parishes (in Louisiana counties are called parishes), providing services in five of those parishes. The company employs approximately 120 people. The employment of these persons has become an important

vehicle for their social mobility in a high-unemployment poverty stricken area of the state. Having these jobs has allowed many to pursue other related careers. In 2004, Matilda expanded services to include assisted living as a result of the closing of a local nursing home that was owned by a local black church. Within a 2-year period, the business is now operating four assisted living nursing facilities in the area under the name of “Marie’s Assisted Living.” The fifth nursing home—a six-bedroom facility—“MAL 5” is being built today.

Terry Sonnier: Little Wheels Children’s Books, Inc.

Terry was born and raised in Lake Charles, LA. He is one of eight brothers and sisters. His step-father worked in an alternator and start-up shop for cars. He was active in every sport during his youth. Terry’s story of success through microenterprise begins with a life-altering accident at the age of 16 years old. While on a camping trip, Terry dove into shallow water and broke his neck at the 5th and 6th



Figure 9. Terry Sonnier

vertebrae. For 27 years, he has been a quadriplegic and in a wheelchair. He is paralyzed from the chest down and from his elbows to his fingertips.

Terry’s recovery began at Children’s Hospital in New Orleans where he stayed for a year and one-half for physical therapy. As a way of psychologically coping, he invented a character called, “Little Wheels.” “Little Wheels” was a young person in a wheelchair that one “would enjoy looking at” —not like the wooden one he was given

circa the “President Roosevelt” model. As Terry describes, “Little Wheels” was “cool.” Terry began to create stories about “Little Wheels.” As he was learning to use portions of the muscles in his upper arms with assistive technology, he began typing out his stories. These stories took shape as the tales in a collection of animated figures— “Little Wheels and His Friends.” Writing stories helped Terry deal with what was happening to him as a teenager with a permanent disability.

Terry describes himself as, “the type of person that no matter what happened, I was going to deal with it.” Equipped with this mind-set, he returned to Lake Charles re-joining his class in high school. He caught up with his studies by making up courses, and graduated with his class. He continued his education at McNeese State University. At the age of 18, he got an apartment announcing this to his Mother on the day he was moving out of the house. He worked part-time at a local non-profit that assisted persons with disabilities to find housing. He also worked as a volunteer on political campaigns—one of whom was elected as a State Senator. This Senator asked Terry if he was interested in working for government and Terry agreed to the possibility. He was quickly offered a position to develop the newly emerging Office of Disabilities Affairs (ODA), a federal mandate of the Americans with Disabilities Act of 1991. This was a turning point for Terry.

During his 9 years with the ODA, Terry developed a strong network of friends and he acquired skills in management and communication. But, he wanted to do more—not simply for himself, but for others similar to himself. He wanted to do something he created. He wanted to start his own business, and to be “able to do my own thing without having to punch a clock for someone else.” He wanted to be independent and to be “his

own boss.” He was aware, though, that he did not have any knowledge about how to start a business, how to make it work, and to keep it thriving. He did not have a business concept, or particular skill. He didn’t have any funds or revenues. And, there were other barriers to achieving his desire.

As a disabled person, Terry received SSI and social security for many years. This monthly income supported him. As minimum as it was (and still is), it was still “guaranteed income” as long as he did not have a job for which he received payment, and he did not choose to get off of SSI. If he chose to work, one dollar out of every dollar he earned was deducted from his government checks—even further reducing his income. Terry wanted to get out of that rut, get “unstuck” and change this condition of dependency. But, he did not know how to make that change. As he observes, “there was nobody that I knew that did this.” When he approached the Louisiana Rehabilitation Service for advice, he learned that policy prevented them from assisting him with the start-up of his business while he was still employed by the Office of Disability Affairs. This presented an additional barrier, and forced a personal decision.

Without any assurances of future income (government or otherwise), Terry left his state job, and returned to Lake Charles. He used what he had saved to buy a house, and started from scratch to build his life as an independent business owner. At about the same time, Terry married and became the step-father of three children. This, of course, raised the bar for the success of his business. In the process of moving, Terry found his story about “Little Wheels and His Friends” stashed in a box. He began working on the story again; this time, with a vision to develop the characters for the huge market of over 62 million disabled children and their families. Using a small loan that he received for

\$500 from the unemployment office, he received some training in microenterprise start-up through a local microenterprise development organization. Terry recovered the original stories that he had written as a teenager to establish a business concept. He assessed the market, wrote a business plan, and launched his microenterprise “Little Wheels Children’s Books, Inc.” Terry wrote and published the first of his books, “Little Wheels and Friends.” His microenterprise was capitalized at under \$5,000. Terry received some funding for start-up through Louisiana Rehabilitation Service to cover the costs of printing the first edition of his book. Terry continues to use these books as a vehicle for marketing and promotion of his concepts.

While Terry’s microenterprise is in the early stages of its development, his concept remains viable and sustaining. For the past 3 years, he has been able to support himself and his family without reliance on SSI and other forms of support for disabled persons. He has secured the investment of funds to capitalize the publication and printing of 2,000 copies of “Little Wheels and Friends,” equal to approximately \$20,000. Additionally, Terry has developed 12 new stories under the title of “Little Wheels Big Adventures” that are targeted to children about persons with disabilities. His colorful animated characters have received the national attention within the entertainment industry. Pixar Animation Studio has contacted him with an interest in creating cartoons using his characters. A marketing expert from Oprah Winfrey Enterprises has generously advised him in the development of his strategy, a source of contributed income to the microenterprise. Additionally, Terry is solidifying an important partnership with an out-of-state foundation that is interested in using his characters in multiple venues, including toys, pillow cases, comforters, wall paper and school supplies. His entertainment attorney

is working with him to negotiate agreements, production of his published materials, film-related issues and distribution. He has trademarked the name and copyrighted his products. Finally, Terry is currently working on yet another book that takes his interest in disabilities in another direction. He is writing a biographical collection of about 100 stories that describe the experiences of persons with disabilities within the type of disability; thus contextualizing the issues, resources and supports available for those individuals and their family. Terry describes his microenterprise as a legacy. He reflects, “I’m not sure exactly how all of this is going to turn out, but I know that I have an opportunity to make a difference. . . . [it’s] not just a business for me, but I want it to do something that’s going to help people in their lives, everyday lives.”

Caroline Egbelu: GreatStates Financial Group Financial Group/ GreatStates Financial Group Real Estate Investors Group

Caroline was born in IKodu-Ekpeye, a village in the southern most area of Nigeria, Africa. She was the oldest child in a large blended family of 10 brothers and sisters.

Caroline’s Father had six children, and her Mother had four children. In Nigeria, however, family is understood in a broad and inclusive



Figure 10. Caroline Egbelu

manner. It includes one’s immediate family (e.g. husband and children), birth family and the families of one’s in-laws. Understood in this way, Caroline’s family is quite large. She explains, “Well, at least in Nigeria—in Africa, Nigeria specifically . . . when we say brothers and sisters, it’s not just your Mom’s . . . you know, the children from your

mother . . . [it includes] cousins and all that . . . in your mind they are all part of your brothers and sisters group. So, I do have quite a few!”

Caroline’s family is part of a larger ethnic group, the Ukpawhu Ekpeye, one of many ethnic groups in Nigeria. Comprised of approximately 400,000 people and located in the Niger Delta Region of Nigeria, the Ekpeye people share a distinctive language and culture.

Caroline’s early perceptions regarding success were influenced by her Grandfather who was one of the first people in their ethnic group to ever receive any formal education. Her Father, a building contractor, extended that into the next generation by being one of the first people in the ethnic group to receive a high school education.

Atypically, Caroline’s Father parted from the patriarchal paradigm within the culture to raise his daughter to believe that she could be anything that she wanted to be. He made her feel as though she were a “princess” and to believe that she could be a success. His belief in education was formative and efficacious to her belief system.

Caroline grew up with an ethic of sharing whatever she has with her family. This is an expectation of her culture. Thus, her familial role includes the responsibility to develop knowledge and generate income for her extended family. This is a dimension of community, and a way of being in community for her.

In 1984, Caroline immigrated to the United States to join her husband, also Nigerian, who was a professor at Syracuse University. She was 21 years of age. Not in Syracuse long, the family began a long circuitous journey to several states that followed the route of her husband’s employment. The first stop was at Pennsylvania State

University. Valuing knowledge as capital, Caroline assumed a steady unswerving course to receive her BA and MBA degrees from Penn State. She continued at the University for 5 years as an employee in the facilities management department. During this time, Caroline gave birth to two children. After this time, her family moved to Ames, Iowa where her husband joined the faculty at Iowa State University.

While in Ames, Caroline was recruited by friends into work with a large insurance agency. As a way of supporting her family both here in the States and in Africa “that depend on me financially,” she decided to try insurance sales. During her employment of 3 and ½ years at this company, she gained a significant level of knowledge and experience about the insurance business. She was mentored, and developed a strong cadre of supportive friends. Notably, she recalls that she “was working with 99% white people . . . trying to sell them . . . trust me with their financial information. . . . and, people did not resist it. So, that was very encouraging.”

After almost 5 years in Iowa, she and her family moved to Baton Rouge, LA where she joined another insurance agency. She recalls that she was, conspicuously, the only woman, the only Black woman and the only non-American on the staff of 45 agents at the agency in Louisiana.

Increasingly, Caroline became discontented with the competitive corporate culture that pervaded the sales approach, the office politics, and with having a “boss.” She desired more flexibility. Because of her unique style and way of working with clients, she found it difficult to blend in with the corporate culture. As a result, she became increasingly dissatisfied with traditional employment. Thus, considering that she had sufficient knowledge and experience, she decided to launch her own microenterprise

in financial services. While she discerned the need for continued support, she determined that she no longer needed an agency to support her work in insurance and investments. She opened GreatStates Financial Group, Inc. in 1996, the first year of her being in the state. The microenterprise was capitalized for less than \$500. She represents that she could not get a loan from a bank, and did not have money. “Generally, all I had was my knowledge . . . to help pay the bills and run the business.” She was the sole proprietor, and she began with no other employees.

Caroline quickly discovered that “building trust” in a state where she was a new resident and an immigrant was challenging. She observed that Louisianans were a tight knit community and that many have never lived elsewhere. Cultivating trust was important to her success, especially in her occupational field—a field where trust is very important.

Along with that realization, she discovered her own fit within the culture of the Deep South: she is hospitable, and, loves to entertain people. Caroline loves to cook, and her personal enjoyment of cooking became a pivot point for market penetration. She found opportunities to develop trust among her client base by cooking and building community within the larger culture, a resident asset.

Almost immediately, she defined her niche among the educated population of university employees. With this customer base, Caroline was in more of a position to eventually diversifying her services. Recognizing a gap in the market and a growing need within the state of Louisiana for services among poor people of color, she has recently expanded her company’s services to include real estate and, has recently started a microenterprise in medical supplies. Her customer base now includes low income

individuals. “In that market, we have learned to look at it as a service and we are doing very well.

After 10 years in business, Caroline is “confident in terms of access and opportunity. . . . I am in a very unique opportunity to move in any direction that I want as I am willing to work that hard I don’t see any obstacle as stopping me.” Hinting at the meaning behind her “GreatStates Financial Group” business name, she shares

As an immigrant, I think [success as an entrepreneur] it’s just finding out what makes this country go. And for me, it’s the financial side. A lot of people—when you read the paper—they talk about freedom . . . democracy . . . and, for me, democracy is different. Democracy that frees people is not the vote. Voting does not free people. It is the financial foundation that frees people. And, for some reason, America goes to these Third World countries promoting vote. Vote doesn't free people! I wish they could promote this solid judicial system . . . this solid financial system . . . the rules that keep the financial systems going . . . it amazes me that even people who live here don't understand that the system is so structured for their own good . . . that they don't how to see it.

Still close with her Father, Caroline is collaborating with him in the publication of a book about the Ekpeye People in the Niger Delta Region of Nigeria. The book includes the history and culture of the people and is expected to be published by AuthorHouse Publications, Inc. in 2006.

Tinh Vu-Tailoring by Tinh

Tinh Vu lived in a small town in rural South Vietnam prior to 1975. In the fifth grade, she begged the owner of a large sewing company in Vietnam to teach her to sew. Initially, the owner refused her request, explaining that she was too young to sew. Persistent, Tinh earnestly declared that she “loved to sew,” and returned to the shop every day after school. Tinh learned to sew—not in a formal manner, but through observation of those working and by imitation. When her uncle opened a small sewing shop, she

would assist by opening the seams. Then, when the crew would leave, she would practice sewing by doing what they had been doing. Tinh casually reflects, “I’ [d] do it better than them. I’m lucky . . . I’m smart.” As she grew older, Tinh worked in a general merchandise retail store that her grandparents owned. Tinh’s sales work marked her consciousness about free enterprise. What she learned urged her to make imminent choices as communist presence increased in the South.



Figure 11. Tinh Vu

As civil war escalated, Tinh and her husband decided to leave their home in search of opportunities for their family. In secret, members of her family and trusted friends built a small boat that they hoped would carry them across the South China Sea to Singapore. Friends cautioned them that their boat was not seaworthy for the ocean route to Singapore because it was too small. Tinh’s uncle, the only one in the family who knew geography beyond Vietnam, mapped an alternate route to Malaysia. In 1981, 32 people left Vietnam in that boat; among them: Tinh, her husband, and their three young children. After days of travel with only the clothes on their back and with no remaining food or water, these refugees were rescued by British sailors. They were brought to the island of Bidong where they stayed for 6 months. While there, Mr. Vu made small handcrafted boats and Tinh grew and sold vegetables to support the family. Serendipitously, a man from Rochester, Minnesota agreed to sponsor the entire family.

As prospective immigrants to the United States, they were brought to another island where they studied the English language and learned “to adapt to how life would be over in America.”

Tinh and her family immigrated to the United States in 1982. They lived for a short period in Minnesota until they decided to move to Baton Rouge, LA where Tinh’s sister, who had immigrated prior to her coming, had been living. The family lived on government support for the first 18 months in this country. They lived with their extended family, a virtual small community of 12 people, in the same house. After the first months with support, Tinh and her husband found jobs. He worked in a wholesale seafood plant, and Tinh got a job in a home-based alterations shop that was owned by an American woman. Both of them worked very hard and for long hours, but for little money. Tinh was consistent in her work. It was high quality, and she was dependable. Not only could she make any alteration in a timely way, Tinh could do custom tailoring and design clothes to meet the unique needs of the customers. She knew that she was working at a rate beyond what she was being paid, but she continued in order to make ends meet. During these years, she began to supplement her limited income by doing contract work at home for a textile factory. Tinh taught her three daughters to assist in this work after school. One would cut the thread, another stack, and another would sew.

After being in this shop for 6 years, Tinh decided to quit due to being underpaid and overworked. Thus, the American owner decided to close the shop. Taking a full-size leap, Tinh proposed that she rent the house from her and continue as the shop owner. Tinh had always struggled with the English language, and the family had nothing more than meager savings. However, Tinh had built up a strong customer base over the years.

Customers recognized her skill for quality work that was done in a timely manner. They implored her to keep the shop opened and assured her that they would refer customers. They assuaged her concerns about not being able to communicate effectively in English. Fortuitously, the shop owner agreed to this arrangement and Tinh became a small business-owner—a microentrepreneur in 1988. “Tailoring by Tinh” was capitalized with less than \$5,000 at start-up, money drawn from personal savings. A Catholic resettlement center in Baton Rouge assisted her in securing the necessary licensing and legal paperwork. For the next 3 years, Tinh’s business was labor intensive but it slowly grew. “Tailoring by Tinh” remained in the location of the previous owner for 1 year. During that time, Tinh’s husband and brother worked at the shop. In the 2nd year, they moved to another location that she rented for 2 years.

At times, during these formative years in business, Tinh worked long hours—from 6:00 A.M. to midnight. This was made possible by the integrated support system of her extended family of 12 with whom they continued to live. During the 2nd year in business, she hired another man to work for her. In the 3rd year, she had saved enough money to buy a small shop. Tinh continued to work in this way for 10 years. During those years, her business grew to scale within her niche. She hired 12 employees and became an established success.

Today, Tinh has chosen to slow down a bit. Her large and profitable business on an active corridor of Baton Rouge is highly frequented. She is well known in the community at-large for her quality and timely work. She still struggles in English, but this seems inconsequential to her success. She does not need to advertise. Her work sells itself. Her market is to Americans, primarily American women. She employs seven

persons, including her husband and her daughter who work in the shop. While Tinh continues to supervise the sewing, her oldest daughter is the store manager. Tinh's employees are largely Vietnamese immigrants seeking first employment. She has not forgotten the assistance provided to her by the Catholic Resettlement Center, and she returns the assistance to other newcomers from her country. Her shop serves as a gateway into employment for these individuals. As a result, she has steady turnover as these individuals become acculturated and resettled in the States. She sees this as a dimension of her faith and social responsibility. To her great satisfaction, Tinh's daughters have listened to her life story. Her oldest daughter earned a degree in business. Her second daughter is finishing medical school in New York, and the third daughter is completing her work in the School of Pharmacy in May. Tinh continues to mother. She is still actively raising a late-comer, a fourth daughter who is 12 years old. She still loves to sew.

Joan Louis—MoHair Beauty Salon

Joan Louis was born in St. Lucia, West Indies. Abandoned by her biological Mother and Father, she was adopted at a young age and separated from her siblings. Her mother emphasized the value of education, but not money in success. "It was never drilled that money was the key to success; it was always education." Life in St. Lucia was difficult. More accurately, it was about survival. "A good quality of life for you could be having three meals a day."



Figure 12. Joan Louis

As Joan grew older, so did her desire to locate her sister. She discovered through questioning that her sister was living in St. Croix but that she needed \$2,000 in the bank to obtain a visa. With her goal in mind, she worked as house-cleaner, hairdresser and clothes-maker. Also, she made and sold shell jewelry—her first venture into microentrepreneurship, although she did not think of it in this way—only as normative in that context.

When Joan arrived in St. Croix, she found that her sister had moved to the States, but she did not know where. Again, she searched and found that she was living in Gonzales, LA. Joan saved her money and entered the United States on the day before her visa expired.

Joan was shocked to find that her sister was living with an abusive husband and on welfare. She had no concept of welfare since this was not an option in St. Lucia. Immediately, she began to seek for ways in which to change her living situation. She was pregnant and not married. At a local Church, she met a woman who sold Tupperware. Joan could see that this woman was successful, and that the income was essential to her independence and child support. Joan began to sell Tupperware. Thinking analytically, Joan benchmarked five parties a week as what she needed to pay the rent and support her two children. Sometimes, she had one party at 9:00 A.M. and another at 1:00 P.M. on the same day. She worked at night in a bar to make up the difference between what she needed and what she made selling Tupperware. This is what Joan did for her first 5 years in the States.

As a hairdresser in St. Lucia, Joan eventually sought employment in a neighborhood salon. The salon hired her, but she was without a license. Eventually this

was discovered, and she was required to attend school for a license. The license cost \$5,000. Joan had no credit. Joan returned to selling Tupperware and to cleaning houses in order to pay for the education. “Working at the bar, I took all the money and put it in a little tin, and I paid for beauty school.” When she moved to Baton Rouge, she had to sell the furniture set that was donated to her to pay the rent.

Joan got her license and she began to work in a salon in her neighborhood, a low-income part of Baton Rouge. While employed at the salon, Joan observed the money management approaches of the owner and his successful marketing ideas-in-action. After a short time working there, the shop owner decided to retire. Joan considered going into business on her own, but she could not afford the lease. Thus, she made the move to working out of her home. When the lease remained available after several months, Joan approached another hairdresser and they became partners in the opening of MoHair Salon in 1990. The rent was \$450.00 which was paid by the partners. Joan maintained her loyal customer base, and they referred customers to her. This was “phenomenal,” as she recalls, and her business grew. Eight months later, the partner decided to withdraw and Joan became the sole proprietor of the business.

From this point on, Joan’s business prospered. She began to expand her service hours by working on Sundays. With the additional income, she purchased flyers for advertising her salon. By working extra hours, she incrementally purchased new equipment, expanded her employee pool, and renovated the salon. Joan identified her unique niche by learning about her competition, and by offering the customers a “difference.” She chose Paul Mitchell products when other salons offered Nexus, for example. Besides specializing, Joan kept the doors open in an area that was

“underserved” and in need of a salon. She assessed the market, and found that her shop was in an area prime for development—a location within several schools and other business outlets.

Joan opened her salon 7 years ago. Today, the MoHair Salon is a full service salon that offers a wide range of services. After 25 years in practice, Joan has developed an expertise as “celebrity” stylist for the socialites of Baton Rouge. Her salon niche is in “hair extensions,” a service in high demand for both men and women. Her staff provides a wide range of specialized services including custom coloring, braiding, and make-up. Additionally, Joan has become a Senior Educator for Paul Mitchell Company, one of the largest retailers of beauty products. Joan attributes a measure of her success to working with employees—to being a leader and to “building a team” that is knowledgeable and management savvy. She is also a self-declared workaholic with strong values and goals. Joan is the mother of adult children who are now living their dreams.

Alvaro Vargus-Total Yard Care, Inc.

Alvaro Vargus was born and raised in Mexico. His family life was characterized by discord over his grandfather’s money. In their poverty, they fought over the money—constantly fought. Consequentially, Alvaro developed a deep disdain for



Figure 13. Alvaro Vargus

fighting over money, especially “somebody else’s money.” “It was always my belief that when you work—work for money, and when you earn money, it is your money. You

cannot fight for somebody's money. So, really this is the story from my family. I don't have one." When Alvaro married, he had "one change of clothes" and "didn't even have a bike." He dreamed of being financially independent, and of "doing something more" for his wife and children. Though with dreams, he never really believed that these would be actualized in his life. On the contrary, he held his dreams as the imaginings of a young man.

Struggling and ambitious, Alvaro entered the United States hungry for work to support his wife and three young children in Mexico. He found it in Jefferson, Texas on a highway construction crew. The 10-man crew lived together in one room approximately 10x10x12 feet in size. During those two seasons in the States, his meager income was sent back to his family in Mexico.

Alvaro's life took a dramatic and unanticipated turn when an accident occurred while he was on the job. A truck exploded and a pipe of hot tar burst to gravely burn Alvaro across his upper body and arms. Alvaro was rushed to the hospital in the small town of Jefferson and, then, airlifted by helicopter to another hospital in Shreveport, LA. Worried about immigration, and in a great deal of pain, Alvaro began his long recovery from his extensive and severe burns.

Complicating the situation was the fact that Alvaro could not speak English and the medical staff could not speak Spanish. As an intervention, a priest was called to the hospital to translate. Father Clayton became Alvaro's "angel." He visited Alvaro on a daily basis and stayed with him through the traumatic course of burn therapy. "I was hollering with pain . . . but with him there was so much hope for me."

After 3 weeks of therapy in the hospital, Alvaro could be released. It was thought that Alvaro should not return to his living conditions in Texas due to the likelihood of infections. Instead, he was offered by the priest to stay in an old unused convent. Embarrassed, but grateful, Alvaro agreed. Within that week, the priest offered his church to immigration to assist workers in getting resident permits. Once again, Alvaro was scared that he would be sent back to Mexico. That was not, however, going to be the direction that life would take for Alvaro. In a mere 20 minutes, incredulous Alvaro had received a resident permit for 10 years. He was “legal.”

Alvaro’s agreement to stay in the convent was not a passive one. He felt compelled to work as a form of payment for living in the house. He began to do miscellaneous cleaning jobs around the house, even though he was still quite sick. At the end of the 2nd week, members of church staff gave him \$500 in payment for his work. Objecting, he insisted that his work was his payment. But they refused his protest. Alvaro saved this money and used it with the \$1,000 he received from the company’s insurance to visit his wife and children in Mexico for 3 days.

He returned to Shreveport without incident at the border-crossing and began to work at a local hospital as a part-time household worker in the cafeteria. He worked long irregular hours at a low rate of pay. After 2 weeks of work, he received a check for \$320. It was then that he started mowing lawns. With one mower purchased with the assistance of Fr. Clayton, Alvaro began to supplement his income by mowing lawns—two or three lawns at first; then, more through the referrals of satisfied customers and the built-in network of the local church community.

Unsatisfied that he could not build his income through the patching of other PT jobs at the hospital, Alvaro decided to quit and to work at a local Mexican restaurant. After 6 months as a waiter, his lawn work had grown and it encroached on his work at the restaurant. It was then that Alvaro decided to make his lawn work a full time job, becoming a self-employed microentrepreneur. In 1995, Alvaro opened Total Lawn Care, Inc. for business. He had no training in either the landscaping or particular skill in the trade. What he did not know, he learned through experience on the job. He had no training in business, and never attended a program in micro-business start-up. He purchased a license for \$18.00 and began to work.

Alvaro incrementalized the growth of his microenterprise through small strategic decisions, though not planned. Recognizing that his microenterprise depended on machines that worked, he used some of the money he earned on every job toward the purchase of another piece of equipment. In this way, he purchased a second lawnmower; then, a truck, a weed-eater, a blower. He benchmarked the total number of lawns that he needed to do in a week, and advertised his service with a small business card. His wife, now in the country with their three children, assisted him by canvassing neighborhoods and stuffing mailboxes. He increased his work days from 5-6 days a week. Lastly, he employed a Mexican worker, and, later, followed with the employment other Mexican workers. In these ways, Alvaro's lawn care microenterprise developed into the successful business that it has become over the last 10 years.

Total Lawn Care, Inc. is today a successful and profitable landscaping business in Shreveport, LA. Owned solely by Alvaro Vargus, it provides full landscaping services to a wide variety of private and corporate clients that include many apartment complexes,

religious institutions, subdivisions, and schools. His client base consists of approximately 200 customers. In the summertime, when work is labor intensive, his crew of 15 employees work 7 days a week. Now, even with four trucks and high tech mowers and equipment, he needs to turn down some jobs—something not easy for a man with the work ethic of Alvaro. His daughter observes, “I know that he said that lawn service is what he does, but that does not stop him from doing anything else. If someone needs a tree cut down or a fence put up or a roof fixed . . . anything, they do it.” His business is known for dependability and quality by his clients who are the primary referral source. Alvaro has not forgotten his early struggles. Over the years, he has assisted over 20 Mexican families seeking self reliance through employment by using his business as a gateway. He has recently built a house in his native country, Mexico and a ranch in Texas. Alvaro and his wife now have five children—two daughters and three sons. They have recently adopted a toddler who wears a Mexican sombrero and is proud to demonstrate his expertise on the Mexican guitar.

Lisa Walker: Home Health Care 2000

Born in 1961, Lisa Walker is the youngest of a family of five children.

She was raised by her father, a worker in an industrial plant in Lake Charles, LA and her mother, who also was employed as a nurse’s aide at a nursing home. Lisa’ family has extensive roots in Southwest Louisiana. While employment

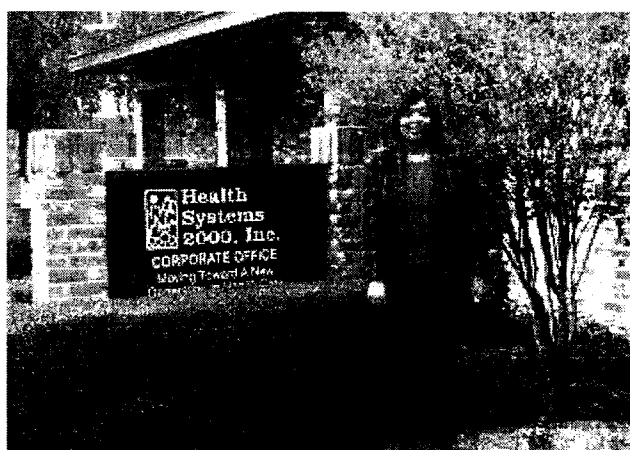


Figure 14: Lisa Walker

brought her father and mother to the Lake Charles area, her extended family continues to reside in the smaller rural communities of the Lafayette area. Life was not financially easy for the large family, but all of the children succeeded in achieving a college education—something about which the family is very proud. Her brothers and sisters are all gainfully employed as professionals in a variety of fields, first generation professionals. They are crossing boundaries for their family.

Lisa's formal education began with a college degree in nursing at McNeese State University. She pursued a career as a nurse, and began to work in a series of hospitals and nursing care facilities. She did not, however, have a steady track record. Eventually, she became employed with a home health care company that was based in New Orleans, LA. This company was owned and operated by a black couple, and their being African-American entrepreneurs formed an impression on Lisa. "I started . . . having ideas of my own concerning how I would manage it and . . . you know, make it better" During this time, Lisa continued her education and received her Master's degree in nursing at McNeese.

Several factors in the environment converged to create a unique opportunity for the start of Lisa's microenterprise. First, in 1994, the state of Louisiana lifted its moratorium on the start-up of home health care agencies. Second, the home health care company with whom Lisa was employed developed financial problems. As a result, the owners were forced to close the business. Third, Lisa had a serious automobile accident. These three contingencies converged at the same time to create access, market and capital.

In terms of capital, Lisa found that she had liquid assets after the automobile accident. While the settlement would not be complete and forthcoming for approximately 1 year, she was assured of it in the amount of \$25,000. A new market opened up when the company with whom she was employed in New Orleans “weakened significantly.” This decision required that Lisa find new employment, or create a new option for herself as a self-employed microentrepreneur. With the moratorium on home health care agencies lifted, Lisa recognized the alignment of elements and saw a fit. She determined that she could use the assets of her education, previous work experiences and newly acquired capital to begin her own microenterprise in the home health care sector.

In 1994, she began in the den of her home, Home Health Care 2000. She capitalized her business with the money she received from the insurance settlement—\$25,000. She did not receive loans from family or friends, but she did have \$50,000 dollar line of credit.

Lisa began her business as the sole proprietor (only owner), although the business itself was registered as a “C” corporation. Shrewdly and swiftly, she accessed an embedded support network that incorporated her strong rooted family and the co-workers from the agency with whom she had worked. Lisa accessed her extended family network and within a short period of time, she employed the staff of the former business, her co-workers. These strategic decisions and actions were factors that would greatly influence the atypical rapid development of her business from a microenterprise into a small business within a very short period of time. The rapid development of Lisa’s microenterprise into a larger business differentiates it and marks it as unique.

With the assistance of a well-defined support group, she immediately positioned her new enterprise to a unique and open market niche—the elderly and indigent in Lake Charles, an underserved population in the market sector. Assessing that this population was unaware of their right to choice among health care providers and of their option for service through Medicaid, she began to educate the community by participating in health fairs, community activities, and volunteering at nursing homes. Thus, she defined a growing niche in a demographic that aligned itself with her extensive familial and social ties within a large portion of the State.

Lisa had as an asset her knowledge of the culture, and she aptly used this capital as leverage for accomplishing her strategic goals. While her approach was not necessarily planned, she determined that word of mouth was the most effective vehicle for marketing in her demographic. It worked! Additionally, she sold her work, by doing good work.

In 1997, another shift in the environment created opportunity for the spirited company in the form of the Balanced Budget Act. This federal legislation negatively impacted home health care businesses that started after 1993, but positively affected those who had started prior to 1993. Consequentially, this change in federal policy posed a serious threat to the survival of her company. She had to develop a strategy that would allow her to save her company in the face of potential shortfall in reimbursements. As a result, Lisa decided upon an aggressive approach—acquisitions.

With the acquisitions of other companies, Home Health Care 200 continued its steady ascent to a larger geographic area. The growth was further extended through the network of her family and social relations in neighboring communities. “People know us personally—they have gone to school with us from grade school . . . they have lived

down the street—knew us throughout the community. . . . they feel like they can call on us if necessary.” Lisa’s family who live in a neighboring small town “preach Home Health Care 2000 to the community! You know, because they know . . . we are rooted there.” Her co-workers’ families live in other small towns across the Southeast.

Home Health Care currently operates satellite offices in a number of cities and towns including Crowley, Jennings, Ville Platte, DeRidder, Lafayette, Oakdale, New Iberia, Opelousas, Baton Rouge, and La Place. It serves a client base of approximately 2000 patients a year. Their health care services cover geriatric, pediatric obstetrics and psychiatric care. The company is continuing to diversify its service; penetrating deeper into the health care industry with the development of additional enterprises under the corporate umbrella. It now operates Pediatric Home Care, Home Medical Equipment, Personal Care Service, and a Health Staffers agency. In 2005, the company started its newest venture—a Hospice Program, and a resale woman’s clothing apparel store that is operating as a non-profit. Home Health Care 2000 is presently grossing approximately 13 million dollars. Competitive and focused, Lisa exclaims, “The sky’s the limit!”

Yugo Hughes- Total Airbrush, Inc.

Yugo was born with a curious mind and artistic talent. As a child growing up in Baton Rouge, LA, he found expression for his imagination and abilities through design and, particularly, drawing. While his classmates were playing basketball, Yugo was flying kites—of his own design, studying the horizon



Figure 15. Yugo Hughes

of the night sky for constellations, and tinkering with electronics. His young friends thought of him as “different” because he “wanted something in life.” “They teased me about that!” he recalls.

Yugo’s mother was a single working Mom. With his sister, he was raised within a large extended family of aunts and uncles. This network of familial relationships provided care and support; particularly during those early years while his mother was at work. Even though Yugo’s Mom worked long hours, her meager income did not produce at the level of the extraneous wishes of a young boy growing up in the 1970s. An industrious, inventive and energetic teenager, Yugo raked leaves, cut grass and found other odd jobs. “I had the knack to see things—opportunities; rather . . . I would pass . . . somewhere . . . [and think] “This place needs cleaning up!” And, I’d say [to the employer], “Well, hey, you know, let me clean your shop!” Young Yugo could see opportunities everywhere, and he backed up his vision with laborious production—a factor not lost on his first employers. He recalls, “I didn’t want to . . . be a burden on family—even in the tender years of adolescence, he wanted to be self-sustaining.

One day at a mall, Yugo’s imagination was engaged by the demonstration of an airbrush artist. He was literally stopped by the sound of the airbrush—“Shush . . . shush . . .” —as the colors of the paint blew through the brush onto the T-shirt. Amazed, he observed the artist drawing images with the tool, and it fascinated him. He thought, “I like that! I really really really like that!” He bought his first airbrush at a pawn shop for \$6.00 dollars and began to practice with it. It became another one of his hobbies; and, much to his Mothers’ dismay, Yugo would use everything at hand to airbrush—including

the bedspreads. Never did he realize that airbrushing would become the source of his livelihood, much less a microenterprise.

Yugo moved to an apartment when he was 18 years old and began employment with his uncle as an apprentice plasterer. The work was not steady or profitable, so, in order to pay the rent and utility bills, he searched for other means of supplementing his income. “What can I do? What can I do?” His mind clamored for an opportunity to “fill the void” of underemployment. He recovered his airbrush from a dusty box deep in his closet realizing that his aunt needed sweat shirts for an upcoming homecoming at Southern University. Tough, rusty, and out of practice, he sold his aunt on 20 sweatshirts that sported a custom illustration. This resulted in a quick \$200. From that point on, he was in business. He began making as much in airbrushing textiles as in his construction job. Yugo moved his trade outdoors—literally. He created a design board, put on some music, and began to sell to passer-bys. Informally, Yugo was building his microenterprise, but it remained in the informal economy—a vehicle for patching his income.

This resourcefulness enabled Yugo to understand the value of money, but it did not lead to him to an understanding of how to use money “as a tool”—a vehicle for upward mobility. He spent his earnings from his early years of employment causally; and without forethought. As a result, he built up debt and a poor credit history. Yugo married and moved to Opelousas, LA.

“Yugo, do you ever go out and just show your work to people?” “No, I just do it and people come,” Yugo explained to his friend. “No . . . no . . . !” His friend clarified, “That might be good in some instances, but you have to sell your product!” Though Yugo

interpreted this as a form “begging,” he followed the suggestion of his friend and developed a portfolio. On presentation of it at the local sports store, his capital potential was immediately recognized and he was hired without delay. Working within that store was not satisfactory. Yugo recognized that the cost of his custom designs was beyond what the market would tolerate in that area of town. While he was affirmed by sales in his field of work, his “storefront” sales informed him that he was not aligned with his customer base. Thus, he moved from the sports store to a music store in another area of Opelousas that he perceived was more of a fit. At this store, his work was well received by the customers who were able to pay his fees and he developed a solid reputation for executing unique designs on a wide variety of media.

With an unquenchable curious mind, Yugo was undeterred by any customer request. What he did not know how to paint; he probed art books for lessons on how to accomplish the task. He talked to other airbrush artists, and to vendors—both sources of information for his craftsmanship. When a customer asked him to paint his car with a custom illustration, he recognized the strategic significance of accepting the job. He was not trained in auto-painting, and failure could be costly. Weighing the potential importance against the gains and losses, he approached his decision in the same way he had done as a youngster—by practicing. At the local junkyard, he scavenged the tailgate of an abandoned car putting his airbrush to test after test on the new metal medium. Total customer satisfaction with that first Oldsmobile Cutlass landed him more success with other requests for custom work on vehicles—enough work to move him into custom auto painting and graphic illustration on vehicles as a primary niche.

Yugo became increasingly hungry for independence from the routine of supervised employment. He knew that he was “on the edge” of a market that was growing in demand. He had a steady and “return” customer base. He had space in the back lot of his house to work on the customers’ vehicles. With his part-time work squeezing out his time and focus on his full time job, the ever-inventive Yugo approached his employer to partner with him. Refused, Yugo departed from his employment with the music store after 6 years to start his own microenterprise—“Custom Airbrushing, Inc.” He capitalized the start-up with less than \$500 which he used as savings from his full time job.

Yugo officially launched his microenterprise in 1992, though he has worked in the field for a significantly longer period of time. In a step-wise fashion, his business has adapted and evolved into the profitable market of custom airbrushing. Fourteen years after incorporation of his microenterprise and as the sole proprietor, Yugo continues to learn from his early experiences. He diversifies his product line, always expanding the choices and adapting the options he offers to the customer. For example, he has begun to design on glass and become an accomplished etcher. This diversity supports his niche in the market. Customers recognize that his unpretentious shop offers a full palette of services; whereas other vendors of similar service only offer one application of the trade.

His success is not complete, however. Yugo continues to struggle with securing the kinds of bank loans he wants to take his business to the scale of his dreams. Occasionally, he employs others on a part-time basis. Typically, he is self-employed. Additionally, Yugo faces the ongoing challenges of the status-quo bound closed system of Opelousas where “the base community really hasn’t caught up with what is going on.”

Always turning toward the horizon, Yugo retains his drive and his ambition for continued success. With airbrushing, Yugo saw what others could not see—a renaissance for custom designs on cars, motorcycles, boats, toys and other leisure-time accessories. Not surprisingly, his store motto is “Making your imagination reality.” His imagination has become his livelihood. The youngsters’ goal of becoming “self-sustaining” has been fulfilled in the “shush . . . shush” of the tiny airbrush.

Darryl Johnson: Socially Yours, Inc.

A native of Baton Rouge, Louisiana, Darryl Johnson was born in 1963. He is one of five children—two boys and three girls. He is the youngest boy in the family, the second oldest child. His Mother was a single Mom. Darryl’s Father left and moved to Chicago

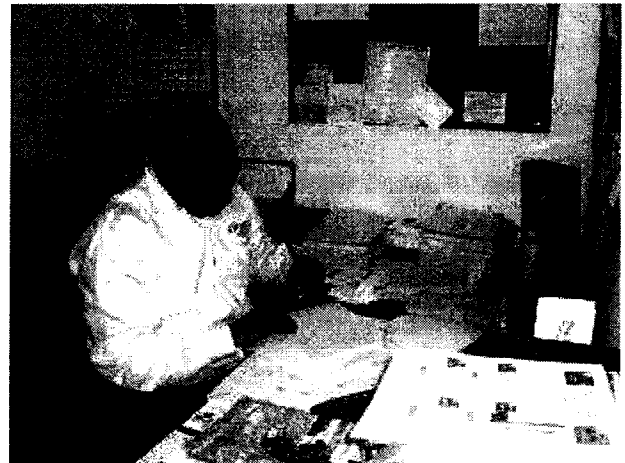


Figure 16. Darryl Johnson

before he was born. The family stayed with the father’s Mom and Dad. Darryl’s mother worked as a dietary aide in a local hospital, Our Lady of the Lake. She worked long and hard hours at the hospital for over 30 years to support her children.

Darryl was an honor student. He attended public school and participated in several extracurricular activities, chiefly the Boys Club, track, and the honors choir. After high school, he went to Chicago to attend the Chicago Ray Vogue School of Design where he studied photography for a very brief time. He returned to Baton Rouge and graduated at Delta College, a small technical school with a degree in accounting. He married his girlfriend of 5 years, and they have been married for 15 years. Darryl is the father of two boys, one teenager and one youngster.

Darryl began his career as an employee at Our Lady of the Lake Hospital in the Admissions Office. He continued his work there, though moving within the organization to the Purchasing Department and, from there, to the Medical Records Department. “I was just trying to stay adventurous and keep things working for me,” Darryl explains. A consistent and steady employee, he worked at “the Lake” for 15 years.

Concurrently, Darryl retained his early love for music and for choral singing. He remained active in church music ministry; at times, worked in five churches simultaneously to organize the music and direct the choir. This work began as an avocation, but it developed as Darryl continued to organize fund-raisers for the choir, and other events. These requests were the genesis of Darryl’s microenterprise. However, the actual birth of it would not come for another 5 years.

Darryl continued his work at the hospital, but grew increasingly disinterested with his habitual work schedule. Further, he characteristically enjoyed a position of leadership as a choir director. In tandem with his salaried position, Darryl began to respond to the requests within the network of his church communities for event services. He drew upon his knowledge of and relationships within the community to identify persons that could perform tasks that were needed, but that he personally could not provide. For example, not being a cook, he contracted with a cook. Knowing the value of the photographic image, he contracted with photographers for the events. He turned to his supportive wife, a student in home economics at the time, for her expertise in nutrition and decorations. This approach to building his business mirrored the “choir director” in Darryl—a person who recognized the tactical importance of drawing out the assets of others. At that time, Darryl gave what he was doing a name— “Socially Yours.”

Darryl's work within the informal economy as an event planner continued for 5 years in this manner. He clarifies "I wasn't familiar with the licenses and the requirements you need to actually start a business." Unexpectedly, the requests for his service continued to grow beyond the capacity of his home where all of the services were prepared, including the food preparation. He knew that it was time to locate a larger facility. This need prompted the decision to become incorporated.

"Socially Yours" became incorporated in 1995. As first tasks, he secured the necessary licenses, insurance and began to search for a facility. He found a space that met the needs of the microenterprise, and secured the location. In total, these start-up costs approximated \$4-5,000 dollars. Darryl's microenterprise then suffered a setback. After committing with the realtor, the health inspectors refused his application. On inspection, they determined that his location was within a mile of a school; thus, no alcoholic beverages could be sold at that location. As a result, Darryl lost his start-up investment on that choice of a facility. That incident set the business back for several years until he could save enough money to begin again.

One significant event shifted the course of events: Darryl's' absent father died. After the funeral expenses were paid, Darryl used the remaining \$7,500 dollars from what his father had left to re-capitalize his microenterprise. Learning from his past experiences, he sought information about business start-up from the library and, though he did not attend the program there, from the Small Business Development Center at Louisiana State University (LSU). Soon thereafter, he re-opened for business, in another location. This time, he leased the building with the option to purchase.

Business developed slowly in the initial stages. Darryl was contracting for fewer events than he had when he was working out of his house. Nonetheless, he courageously persisted and patched his income to make it work. He approximates that his microenterprise grossed approximately \$15,000 dollars that first year. The business grew steadily through more active promotion of his business with leaflets at his church activities and within his broader social community.

Darryl continued his day job for 8 more years; investing savings from his growing income at the hospital into the business. The time came for him to quit his work at the OLOL and commit to Socially Yours, Inc. on a full time basis. "I find myself, when I'm comfortable, I don't do my best work. It's actually when I'm uncomfortable that I actually do my best work. I kind of take things that don't happen for me and are determined to make things happen." Additionally, Darryl grew disillusioned with the hospital when his mother developed cancer and she was refused medical care and benefits after her many years of service. He considered that if the hospital would treat his mother in this way, the same treatment could be applied to him. This event fueled his determination to make his business successful. He resigned from the hospital.

After resigning from the hospital, Darryl steadily grew the business. His personal investment showed in returns. The company increased its menu of services from catering and special event planning to bidding for contracted services with schools. When he received a state contract for the School for the Visually Impaired, this contract opened up more opportunities. He began a cluster of contractual services that has mounted over the years into a significant portion of his business. Currently, Socially Yours, Inc. holds contracts with twelve schools. Branching out from contracts with schools, he initiated

food service work with agencies such as detoxification centers, nursing homes, drug rehabilitation clinics and other similar entities. Most recently, Socially Yours, Inc. has added two additional services: full service catering and concession services.

As a “full service” provider, Socially Yours, Inc. recently landed a contract with the local community college for its cafeteria service and all of its food and event services—a significant growth benchmark for his business. His concession work includes a wide variety of sporting events and fairs, both vital aspects of social life in Louisiana that are very profitable.

Ever creative and fun-loving, Darryl—the Dad—recently purchased a snowball stand as a way of educating his children and the youth to business development. “My 7-year old eats up all the profits, but my 16-year old kind of runs it right now.” Ever-enterprising, Darryl recently expanded the concession to three snowball stands recognizing their seasonal profitability. Darryl estimates the profit of Socially Yours, Inc. last year at 1 million dollars.

*Kevin Menard: Menard’s Burial
Vaults Co., Inc.*

Kevin Menard started playing the drums when he was a small boy growing up in Lafayette, LA. It was in his Creole blood. His biological Father was a musician and his cousin, Buckwheat, was



Figure 17. Kevin Menard

the leader of a popular Zedeco band. Kevin grew up with his Mother and his stepfather as the oldest of seven children. His stepfather worked in an established burial vault business

along with several of his uncles. At the age of 12, he began to work with his uncles who gave him gave him odd jobs in the burial business that included assisting with the construction of concrete burial vaults. This was sweaty hard work that required physical strength and stamina—something that Kevin had in abundance. They paid him a dollar each day for his work. He would show up for work everyday, and recalls that he “liked it—my dollar a day.” As a young boy, Kevin had the reputation of being a hard worker, a person who was “always striving”—always working.

As a young man, Kevin had the goal of touring with a famous band, and of starting his own band. He played with a number of local bands, and attempted to start his own band. That did not work out, but he kept making his music. He joined Bucks’ band, “Buckwheat Zedeco,” as the drummer for 12 ½ years. During those years of being “on and off the road,” he married and began his family. Life was not glamorous, and touring with the band was not steady or lucrative work. On the road, Kevin would send the money he made to support his wife and two children. While at home, he worked at the burial vault business pouring forms and vaults to make ends meet. Life went on in this fashion until a co-worker challenged him asking, “Are you going to always play music? . . . Man, maybe you ought to start your own business . . . you’ve got to think about your wife and kids.”

Kevin knew one trade—the burial vault business. He had worked on an intermittent basis at several of the local companies over the years. During those years, he noticed that “all the Blacks would go to one company . . . [and] all the Whites would go to one company.” He knew that the burial vault and cemetery business was virtually controlled by a handful of providers and that it would be a thorny challenge to succeed as

a newcomer in a field so generational and racially defined. This practice, he wanted to stop. He said, “I need to break that. I need to stop them from doing that. Whatever it takes to do that, I’m going to make that happen.”

Kevin went back on tour for 2 final years. He sent his wife what he could save from “the little money” he was making with the band to make small purchases towards materials needed to start the business. When he came home from the last tour in 1999, he opened Menard’s Burial Vault Co., Inc. with an initial capital outlay of less than \$5,000. Having no employees, he was self-employed.

To make the business viable, Kevin knew that he needed to purchase specialized equipment for pouring the burial vaults, making the forms, etching the granite headstones and excavating at the cemetery. He needed a truck outfitted with a cradle to lift and offload the vaults into the gravesites. He knew that tents, chairs, and staff were needed to prepare the site at the cemetery. Undeterred, he accepted small jobs from the overflow of other companies to support the incremental growth.

Living and working on the property of his parents, he and his wife worked with their two sons to incrementally grow the business. His basic strategy was to provide one service, save what he could from it, and invest the savings toward the purchase of another piece of equipment. In this way, he expanded his services. He developed a strong reputation for quality, reliable and honest work.

At this same time, Kevin had been reunited with his biological father who was gravely ill. He discussed his business plans with his him, and shared the challenges of being repeatedly rejected by five banks for loans. His father told him, “You know, if I

pass away, I want you to bury me. Do not let any other company bury me.” He died a week later. He buried his father.

This event precipitated Kevin’s decision to approach a local microenterprise development organization for assistance. The Director told him, “I’m going to help you. I told your Dad I was going to help you and I’m going to help you. I won’t let anything happen to you. I’m going to help you.” Kevin took a business start-up class with his wife in the evenings for the next 5 weeks. The Directors secured an investment of \$36,000 so that he could make initial investments toward the purchase of some specialized equipment. From this point on, Kevin’s business grew steadily.

Today, Menard’s Burial Vault Co, Inc. is a successful manufacturing company of burial vaults. It offers customized and personal services to grieving families as far as Houston, Texas. As a smaller leaner company among giants, Menards offers tailored personal services with quick turn-around. Families can rely on personal handcrafted work designed according to their particular desires. Kevin’s customers see this caring for the grieving person as an important dimension of Menard’s service. Over the years, Menard’s has expanded the business to now a complete line of burial vault services, including granite work, inscriptions, marble work, and mausoleums. Under the sole proprietorship of Kevin Menard, it handcrafts and etches headstones at his local plant tailored to meet the specialized desires of his customers. Menard’s also provides cemetery interment services. “We’re the last ones that are going to see you,” as Kevin smiles saying. Menard’s has broken the color barrier, too—making good on his goal to make that change in his community. He recalls, “I heard one time . . . a young lady say, ‘But he’s Black,’ [in reference to hiring him for a job] and the mother said, ‘So what . . . I don’t

care. He does good work and he gave us a good price.” Today, he still deals with larger companies that have offered him enormous amounts to buy out his business. They have offered to hire him at rates equal to and above his profits just to put him out of competition. Forever the musician, Kevin describes his success in simple terms. “I’m cheaper than everybody else,” he explains, “and [I] give . . . the same quality of work . . . [the customers] won’t miss a beat on it.” Kevin’s most recent plans are to build a music studio on the sizable property of his new home in a suburb of Lafayette.

Results

This study of twelve microentrepreneurs in Louisiana revealed three overarching dimensions of success through microentrepreneurship for individuals who are minorities and immigrants with poverty backgrounds in the state of Louisiana. Participants in the study understood and described their success in terms of (a) individual traits and assets, (b) strategies and processes, and (c) environmental or contextual dimensions. These dimensions of success emerged from the narratives of the participants.

The individual dimension includes two factors: assets and traits. Individual assets bring together variables such as skills and competencies, education and training, previous experiences and forms of assistance the microentrepreneur received to support the microenterprise. Individual traits and characteristic attributions contain variables such as attitude, determination, motivation, perseverance, and other personal descriptors.

The strategies and process dimension includes organizational and management factors such as life cycle, personal development, advertising and promotion, financial management, resource management, business ethics, employees and staff, and sustained development. This dimension of success includes such factors as business development,

support groups, the role of advertising, credit and start-up capital, and giving back to the community.

The environment dimension of success includes socio-cultural, economic, familial, spiritual-religious and ecological factors on success through microentrepreneurship. Within these variables, participants describe the influence of networks and social ties, discrimination and negative stereotyping, models and mentors, access to opportunity, family support, tragedy and loss, market and niche, faith and Church, and the occurrence of natural disasters to success.

These dimensions are graphically described in Figure 18.

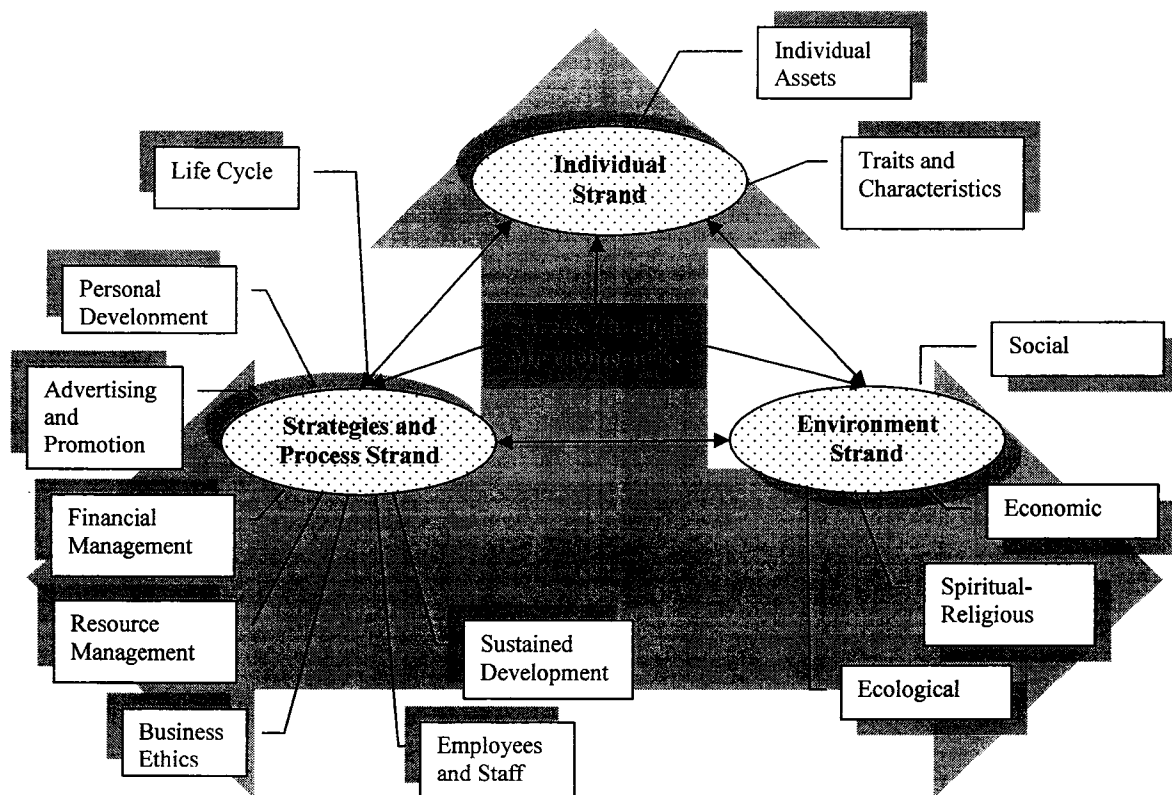


Figure 18. Dimensions of success through microenterprise.

Individual Dimension

Individual Assets. All of the participants acknowledge the importance of skills and competencies in their success. The graphic artist, Yugo, was born with a natural ability to illustrate and draw. Tinh, the tailor, loved to sew and she had the ability to do so at a young age. Darryl was excellent at facilitating groups toward successful event planning. Willie was a genius at repairing transmissions. Whether the competences were social, artistic, or managerial, the microentrepreneurs brought these with them as a factor in their success.

Four of the participants in the study received college degrees and graduate school education degrees. These individuals credit their formal education in their success. The eight other participants with no high school degree or with high school degrees only, emphasize the importance of applied learning, mentorship, and the school of “hard knocks” in reaching their goals. Willie explains,

When I came to Lake Charles, I continued to try college knowing every day that I didn't want to go there Sitting in the class at McNeese, I realized I was never going to reach my goals from studying psychology When I explained to the professor, “If I listen to you, I am going to end up like you. But, if I listen to me, or somebody who thinks like me . . . then I'll end up like them and which is what I want to be.” So, I found the person working on cars and started to do that, and said, “Well, this is something I can eventually venture off onto my own, and fix a car here and . . . make it work.” And so, I traded one type of education for a different kind of education I was going to have to learn business [from] him as a business person.

Willie's description characterizes the approach that the majority of the participants took to learning. They credit these experiences and their mentors with providing them with the fundamental knowledge base necessary for achieving success.

Interestingly, the majority of the microentrepreneurs did not receive business training prior to the start-up of the microenterprise. They did not participate in any government or non-profit sponsored program to facilitate the development of businesses plans and capital. Five of the participants received professional licenses: Joan, the celebrity hairstylist, and the two financial and real estate agents, Agnes and Caroline.

To assist in the start-up of their microenterprises, three of the microentrepreneurs sought and received help from microenterprise development centers across the state, as distinct from the Small Business Development Centers (SBDC's). None of the participants in the study participated in programs sponsored by SBDC's.

All of the participants emphasize the value of previous employment and related experiences as formative to their success in microenterprise. Previous experiences are valued forms of human capital, a dimension of self-efficacy that has a cumulative affect of success. Agnes describes her meta-cognitions in this way:

Well, if I did this . . . maybe I could do that I think then, if I did that job, certainly I can do this! If I did THAT and I didn't have the experience that I have now, certainly I can do this. If I can get an insurance license certainly, I can read this policy and understand it! . . . So, it's like looking back on previous things that you've done and succeeded at is what perpetuates you to think that you can do something else because you did it then.

Though initial work experiences are frequently described as missteps, mistakes, or setbacks, they became sources of learning for subsequent decisions as microentrepreneurs. From the experiences, important educative benefits were derived. As Lisa explains,

I guess my career as a nurse wasn't going exactly as I thought it would go . . . I had . . . left jobs prematurely. . . . It seemed like a bad thing, but it opened an opportunity or a door, or knowledge base for another type of nursing career in different directions . . . I . . . did acute care, and then . . . I

might have left that job and ended up being a director of a nursing home and it gave me some administrative and experience in human resources and all the things it takes for entrepreneurship . . . and . . . that may have been perceived as negative but . . . it was helping to build my future for my own company.

Traits and Characteristics. The participants describe themselves with an array of individual traits and personal characteristics viewed as important to success. Most noticeably, they describe themselves as uniformly persevering and determined individuals. Resolute and dogged at times, they reframe difficulties with favorable cognitions and assume a consistent positive orientation and outlook. Yugo articulates this heuristic with characteristic passion, “You are hungry for it. You fight . . . ‘cause you don’t want to fail. You going to fight . . . you going to be positive till the end and you are going to find some way.” Translating for her father, Alvaro, his daughter describes his resolve to achieve.

If it was just a job that paid you \$4 an hour then that is what you had, but it’s just taking the opportunity at that time. Which is just how you got here; you took the opportunity. And he is not scared to take any opportunity, I’ll tell you that. If someone tells him do this or this, and if he really thinks he will succeed, he’ll take it in a heartbeat.

All participants expressed strong personal motivation for accomplishing success. Willy, Agnes and Joan were motivated by the desire to never go back—whether that meant to the pecan or cotton fields or, in Joan’s case, St. Lucia. She explains, “Being an immigrant, I knew what I had to do not to go back or to remain here . . . it was not so much for me but for myself and my offspring.” Others were motivated by a hope and a dream. Alvaro confides,

I came to this country with the intention of raising my family in a successful way . . . providing for my children and my wife anything that is possible. . . . I noticed that this country seemed to give a lot. It had proven

to give a lot to people, so I came . . . with the intention of working hard and giving what this country has given to others to my family.

Tinh elaborates on the subtext of motivation among several participants regarding their concern for the next generation, or their children. In English, Tinh clarifies

Growing up, they [her children] see me working hard every day like that . . . I tell them to go to school. I tell them, you are a doctor in the future. I tell all my children like that. I tell my daughter she can go to pharmacy school Every time we eat dinner I tell them, you see I work hard. I don't go to school right now because I'm working hard. I'm working for you. I make money and spend money for you to go to school. That's why you need to do good because you see me working hard every day, long hours.

As typified by Tinh's remarks, the participants are unilaterally expressive of their willingness to work hard for the accomplishment of their desires and fulfillment of their goals. Tinh elaborates on her first years in microenterprise,

I want to own the shop. That's easier for me because I don't want every year or 2 years to make a new contract . . . That's why I work hard, every day and night. We come here, sometimes 6:30 [A.M.] and work until midnight. All my family—I take all my children over here to work until sometimes 10:00 [P.M.] at night.

The participants echoed their belief that hard work would “pay off.” For them, if did. But, success was not only about hard work. For some, it was about innovating under duress of poverty. It was about committing for the long haul, and accommodating through the tough times—all along the way to success. Joan describes her cognitions and behaviors in this way,

We never had any extra money When the children went back to school I would put their jeans in Ritt dye to make them blue all over again, so they could look new. I spent time ironing them and repairing them I learned to go garage-saling. I learned to accept hand-me-downs. We looked forward to that like it was Christmas.

A significant number of the participants expressed a dislike for supervision, bosses and the schedules that typify employment. To them, self-employment afforded greater flexibility and options in their day, something perceived as favorable to the habitual “day-in-and-day-out” routine of employment. As Darryl explains,

Well, I guess one of the things that motivated me was that I realized that when I worked on a job, that I was always going to have to come back tomorrow. And then tomorrow the next day [*sic*]. So, I wanted something a little better than that. And I’ve always been someone in charge, like I’m the music minister. I’ve always been in charge of the music ministry.

Others delineated their desire for more control over their work day, and the flexibility that self-employment could provide for both themselves and their family. As Willy explains about employment,

Somebody’s dictating their life. Well, I knew that I didn’t want my life to go that way When I wanted to get up and go, I wanted to go. And, I wanted to take my wife with me. Well, she had a job. Well, you know what, I had to ask her boss. He had to give permission for my wife to go with me. I didn’t like it. I’m sorry.

Caroline describes a kind of dissonance with the corporate culture, and sought to define her success by harnessing the assets of her unique style, or manner of working with clients.

I found out the way that I work my style was very different from theirs—and, understandably so . . . I am a woman . . . I can take my time with my client. We can cry if we have to . . . laugh if we have to . . . and that’s all a part of the sales process—to be a part of our client’s life . . . as much as they allow us.”

Though clearly the participants came to the start-up of their microenterprises with a wide variety of resident assets and strong individual traits, none of the participants articulated a perspective that their success was “all about me.” Conversely, they pointed

to the influences of their strategies and other environment factors as additional dimensions.

Strategy and Process Dimension

Life Cycle. The participants explained their success in terms of a number of organizational and managerial strategies and processes. Most significant to this dimension is their representation of success as unfolding and evolutionary. They “grew their businesses.” No participant described their experience of success as an occurrence--an overnight accomplishment, or as “winning the jackpot” through a lucky, or, even, strategic decision. Rather, they retrospectively underscore the many small incremental moves they made toward the goal. Joan describes how her business developed through a series of unpredictable choices and steps.

So I went to my landlord and I said, “I do hair in the Gardere Lane area and I really don’t want to move from that area because I’m doing really well. If you help me take that carpet out of the bedroom I could do hair in the bedroom as a salon until I get a place that I could move to. ” They agreed, we pulled out the carpet and put in some vinyl, and I started working in my home.

Joan’s action epitomizes the nature of the choices and the unplanned course of the actions taken by the microentrepreneurs toward success. “I told my family, years and years ago” Matilda describes, “I don’t know what I’m going to do, but I’m going to help us.” Years later, after the start of her business, the unscripted synchronicity of how that came to be true is reflected in Matilda’s comments.

A lot of people didn’t know about the business because it’s never been around this area. And when they did find out about it, they didn’t know how to get on. As it grew, I went about different places researching to find out really what I was doing. Come to find out, I had a Medicaid business and I went and got certified for that and everything started from there. This is what it ended up being. A waiver service for the elderly and since that time it has grown.

Darryl's microenterprise, "Socially Yours, Inc." literally emerged out of his ministry of organizing fund-raisers with the Church.

We had banquet dinners and balls and all kinds of functions to actually raise money People began to like what we put together, the presentations and how we did things. People began to ask me to do things for them, their church, and their family.

He continues to reflect on his diversification over the years,

I had no inkling that I would be into contracted food service and into concessions. I thought it would be strictly weddings and strictly parties and strictly using our facilities here and not offsite, using vans, food trailers. I had no earthly idea that that would be happening, but it all kind of tied in.

It is evident throughout the narratives of the participants that the path to success is not a straight one, and that it is not a planned one. Success through microenterprise emerges through a series of typically unscripted events that extend beyond their foreseeable plans. It is generally not predicted. Their success is not "planned success." They report that success emerges from the gritty choices made often when they are "flying by the seat of their pants." Lisa describes how the growth of Home Health Care 2000 spread through relationships within the community—more descriptive of an organic process than an orchestrated effort.

We have an administrator—she's from Ville Platte," Lisa explains. She wanted us to look at Ville Platte as an office. We started getting patients there, and we built an office around her family in Ville Platte. Her Dad wears the Home Health-Care 2000 little cap and he tells all of his social circle. He's . . . I guess in his 70s and . . . they get sick, they call his daughters company! And so, we have an office there and it has been very very successful. So, it's kind of like that family kind of got that office really thriving And that was not planned! . . . She saw a need and we kind of went with it.

Yugo explains how his business evolved from simple graphic airbrushing on textiles to bigger costlier items such as automobiles at the request of his customer.

One day I had a guy come in and say, "Well, I want something on my car!" It was like . . . "On your car?" . . . I was like, ". . . what if I messed it up?" All these things were going through my head and I said, "Well, okay." So, said, "How am I going to do this? OK, I need to practice I went to the junkyard. I got me an old tailgate, took it to my house . . . practiced on it and kept on kept on until I got the feel of it. Then I said, "Well, okay then . . . called the guy up and said, "Bring your car!" . . . I did that and everybody loved it! So that opened up a whole other market within my business.

There are clearly no well laid out plans in advance for these individuals or their enterprises. Instead they rely on the strategies of continuous decision-making, timely responsiveness and openness to presenting opportunities as vehicles for their success.

Personal development. Strategic to the success of the microentrepreneurs is their ongoing growth and development through a support group. Typically, the support group includes family members, significant others and spouses. The participants also attribute significance to the support of their Church communities, employees and customers. All four of the immigrants in the sample noted the critical role of sponsors, family and friends in the start-up of their business. Both Tinh and Alvaro underscore the importance of their sponsors. To the participants, the support group provides a primary means for acquiring information about the start-up of the microenterprise. It is also to them that they turned for emotional support, perspective on an issue, and knowledge. Caroline describes the role of her husband and her extended friendships outside of Louisiana in this way:

I've been in business for 9 years. And, I could call on the people that recruited me to the business. I could call any of them. I have friends in Idaho, Iowa . . . Houston. . . . When I meet somebody who can help me, I try very hard . . . to keep in touch. And, luckily, I have been very fortunate to . . . have very many good people that would take my calls, and answer

my questions. . . . My circle of friends include professional people who want me to do well, and my family my husband, especially.

Interestingly, none of the immigrants represented in the sample received any formal training in the start-up of their microenterprises, so it is apparent that the “circle of friends” takes on an important role in their success.

For the participants, the support group frequently becomes a “network,” an agent of their professional growth and business development. Agnes describes her “network” in this way,

We have a networking group and we meet . . . weekly at 8 A.M. . . . Our motto . . . is “We live by the givers gain.” By giving, you receive. They’re all different types of businesses and . . . we are each other's source of support . . . each other's unpaid sales people. . . . We have bankers, we have doctors, we have lawyers, we have personal trainers, we have real estate people . . . and what we try to do is develop each other . . . I get a phone call and someone will say, “Who do you know that do [*sic*] cement work?” I go to my . . . little book . . . and I say, “Hold on 1 minute . . . let me get somebody on the phone.” . . . So, I'm on a three-way conversation . . . “Hey this is my friend, and they need some cement work done . . .” So it's not my computer is important . . . it's not my knowledge is important, but it's my support group . . . my networking group . . . and we are developing each other's businesses by helping each other.

Caroline broadens the view of the “network” or “supportive group” by describing this strategy in terms of “building community.” An apparent expert in community development, it is an important dimension of her success.

It doesn't take me very long to build community wherever I go,” she explains. “Most people have their parents . . . their uncles . . . their aunts . . . I have none of those, at least in the natural sense [in Baton Rouge]. So, I know mentally that wherever I go, I have to create community. . . . And, that quality has helped a lot and not just for my personal life, it translates to the business.

Her non-categorical relationships become critical to her success since she sees them as all of one piece, almost a seamless dimension of her life.

I would say the typical American . . . they just take it [business] very serious. It's almost like you have to make it or you don't! Whereas, for me, I'm looking for a relationship because once you have a relationship, they are mine! Nobody can take them away from me.

Advertising and Promotion

I heard one thing at a motivational seminar that probably changed my whole entire life. You need to promote your business like you're running for president. Now once you figure out what running for president is, then that's what it is. You have flyers, you have television ads, you have yard signs, you have banners, you have everything. . . But how does that happen if you have no money? You work extra You work Monday through Friday or Monday through Saturday Every time I was working on something big, I would come in and work on a Sunday . . . promote it for the whole month.

Joan and others underscored the indispensable role of advertisement and promotion in their success. Getting the word out to others fueled the engine of their success, especially in the initial phases. They knew that they needed customers to survive.

Most of the microentrepreneurs used two simple strategies: neighborhood promotion and promotion through their support group. They created simple business cards, and, again, tapped into their support groups for assistance in pounding the pavement. Kevin and Alvaro describe how their spouses tirelessly stuffed mailboxes with business cards and leaflets during the initial start-up of the microenterprises.

More so, the microentrepreneurs utilized the powerful technique of word-of-mouth, so characteristic of the Deep South. In essence, the microentrepreneurs utilized the MCI approach of "friends and family" to maximize their business growth. This was a powerful strategy, and an effective one. Lisa explains,

I guess, in this town—or in Louisiana, or, maybe, just the South has a reputation for a good old boys network, and we weren't in it! And, so, our customer base was . . . varied and broad. . . . We went straight to the

source and we tried to do the best job that we could . . . word of mouth is really what made us successful because we went down to the grassroots level.

Tinh, however, provides a cautionary perspective in terms of advertising. She underscores the importance of doing quality work and the value of return customers in achieving success. All of the business cards in the world will not accomplish what a satisfied customer will do for the growth of the business. “Some shops, they put a business card everywhere, but we never do that. They just come here one time. They tell friends and family, come see.” She values referrals as her preferred mechanism for promotion. For Alvaro, customers remain his primary referral source. His work promotes his business. He reflects, “They really see the difference in our job and say they see the difference in how you do it.”

Kevin observes how critical remaining competitive in costs is promotion. The customers know quality. They know costs. They recognize a competitive rate. Successful strategy means promoting a competitive fee to the customer—giving them more for less and at the same level of quality.

They’ll say, ‘Well, they called Menards.’ Let’s call them and see how much they would charge us to build this wall. Here, I’ve got my bid that I’m going with and it’s a million and a half. Will you do it for eight hundred thousand?’ And they’ll say, ‘Yeah, let him do it for eight hundred thousand. We’ll let him do it.’ . . . Whatever they say they can do, I can do the same and give you the same quality of work or a little bit better.

Financial management. Financial management was recognized across the sample for its influence on success. Fully 11 of the participants, or 91.6% of the microentrepreneurs, capitalized their enterprises for less than \$5,000 and, of these, 41.6% started with less than \$2,500. Further, the microentrepreneurs did not come to start-up with deep sources of capital, or with access to traditional forms of credit. Not one of the

microentrepreneurs received a bank loan to start the microenterprise. None received funding from investors. Only one of the microentrepreneurs had a line of credit at start-up. Only one received support from the government.

With such meager resources, it was essential that the microentrepreneurs form good strategies for management. Patching income from several revenue sources was one strategy utilized to manage finances; especially in the beginning of the microenterprises.

In fact, it was essential to their start-up. Darryl describes the strategy in this way:

I worked a full time job. I was a musician at my church, so I had a salary coming there. My wife was teaching school, so we kind of took that and we had only one child at that particular time, so we kind of did that. I actually stayed in my mother and father's home, and the rent was about a hundred dollars, so that kind of worked out in my favor. So I was able to save again and was actually able to invest in the business.

Securing loans from family was the major source of revenue with 75% of the participants receiving loans. Several used personal savings. Ever inventive, Willie sold his personal truck. Alvaro and Darryl invested their profits back into the business for cash flow. Matilda and Darryl denied themselves a salary until they were solvent.

Several reported mistakes, and errors in this use of this strategy. Alvaro made a bank error that almost cost him his business. Early missteps by Yugo still prevent him from getting the line of credit he wants to take his business to the next level. But, in spite of the challenges they encountered, all of the participants created financial strategies that ultimately worked to underscore the critical role of financial management in success.

Resource Management. All but two, or 83.3%, of the participants spoke of the important role of supplies, equipment and facilities in their success. Without proper supplies and well maintained machines, tools and facilities, none of their microenterprises could survive. Joan's hairstyling business and Yugo's airbrushing

cannot survive without equipment and supplies. In fact, having quality supplies are essential to Joan's income base since she, in a sense, sells what she uses in the form of hair care products. Alvaro's lawn care microenterprise could not survive without properly running mowers and trucks. Kevin's business almost came to a halt without a truck with a cradle to lift the coffins into the graves at the cemetery. Now, his truck is a moving advertisement. Finding the resources to support the on-going maintenance was often challenging, but a strategic factor in success.

Sustained Development. Ten of the participants spoke of continuing development efforts in terms of their contributions to the larger community. These descriptions included philanthropy and sponsorships, contributed time on Boards of Director's, and the development of non-profits. As a long term wrap-around strategy, the participants described a desire to "give back to the community" and to "make a difference." Reflecting on where he has been and where he hopes to go, Terry describes the relationship he sees between his business and success in this way:

All those things were great, but it's nothing like putting together your own business, running it and something that's not just going to benefit me, but something that's going to make a difference . . . it's really going to make a difference. And, that's been the thing for me for a long time . . . sitting in this wheelchair . . . I want it to do something that made a difference.

As Caroline observes about her work in financial services, "What pulls you in there is the fact that if you actually make it work for somebody that you are actually touching lives."

Several desired to "mentor others" on the road to success. Joan expresses what was echoed by several about this aspect.

I'm 48 years old and I'll continue to do what I'm doing now. But now that I've built this microenterprise in the Gardere Lane area that has forever

been the dump, the hood, the place where more influential women will not travel, especially at night, my goal is to be able to remove myself completely from that area and perhaps go to the blue Bonnet area, and possibly provide training, consulting, mentoring to others that may have this same exact need like I had. . . . Kind of coach them on their small business to see what they could put together, to maybe overcome some of the hurdles that they would incur in the beginning.

Business Ethics. Agnes, Willy, Lisa, Matilda, Terry and Kevin each described the importance of business ethics--standards or principles that they held for themselves in business practice. For example, they recognized the value of honesty as it is applied in business practices such as in estimating and pricing. Being transparent with customers was also considered a dimension of this factor, as well as representing facts with openness so that the customer has access to what they need in the business relationship. Appropriate behavior also meant keeping the customer in the forefront of decisions, along with a positive regard for the customer. These kinds of internally-derived codes guided their choices, and actions. In short, they brought to their business a “customer focus” that was led by their sense of doing what was right; not necessarily, or only, what was profitable.

Environment Dimension

Social. Success occurs in the context of the larger social environment. The microentrepreneurs in this study agree. In their experiences, the influence of the social dimension was frequently reported in terms of discrimination, negative stereotyping, and restrictive policies and practices. In the face of such obstacles, they exhibit characteristic resiliency and boundary-crossing approaches. Kevin describes his attempts to build a client base for his a small manufacturing microenterprise in a rural area of Louisiana in this way:

There were times that I came into some contact with some people. . . . and they'd say, "Are you Menards's?" and I'd say, "Yeah." And they'd say, "Can you come out here and check this job?" And I'd go out there and they'd say, "Oh, dang, that's a black dude!" You know? They don't actually say that, but I can see that expression on their face . . . Then they'd say, "Do you do sales for Menards's?" And I'd say, "No, I am Menards." They'd go, "Oh, okay. Look, this is what I want to do." . . . But you know, the conversation changed and they'd just freak out. You know, "I can't believe that's a Black guy doing that." . . . But I put it in perspective and I stop and say, "No. You are dealing with the one who owns this business, Menards's Burial Vault Company. " . . . So they go, "Oh." And then they end up doing the work with me So then it becomes where they'll call me over and over. They'll call some other family members. "Oh, you need to talk to Kevin." So that's what matters. And it's true and that's what I do.

Like Kevin, the participants face towards the discrimination with a kind of courage, tenacity and a willingness to confront it where it exists. They do not let it stop them.

On the flip side of negative social influences that impinged on their success, the participants found positive modeling in the larger community. Models were considered important to their success; perhaps, especially since 75% of the participants had no family business in their backgrounds. As a result, there was no positive modeling or imitative practice occurring at a young age for many of the participants.

Alvaro's encounters with immigration throughout his tragic rescue from the explosion and recovery describe other social factors in the success narratives of the participants. These factors often describe realities far beyond the control of the participant, as Alvaro recalls during his frightening ordeal after the explosion. "I was thinking in my mind that they [the medical personnel] [were] going to send me to Mexico in this condition I was really, really scared." When Alvaro arrived at the hospital, he was surrounded by "a lot of [White] people with white clothes and I say, well . . . this

was my first experience like that. What I was expecting was immigration.” Alvaro’s story describes the fateful, albeit in this case favorable, interaction of social factors and success.

Changes in social environment in the form of legislation also impacted success. As Lisa states, “If you started [a home health care agency] after a certain year, you received less reimbursement—it’s a government thing.” Strategically, she “started marketing for . . . agencies that had started before that base year and . . . we purchased . . . acquisitions . . . on . . . three home health care agencies.” She explains, “They just really didn’t want to fight with it.” This dynamic demonstrates the alignment of social factors in the environment with economic factors on success.

Anchored by Caroline’s voice and experience is the wider influence of culture on entrepreneurial success. Customs and mores act as a filter and include more subtle dimensions through which the dynamic of business occurs. They are the milieu of trust, for example, through which relationships are developed and secured. An immigrant, Caroline describes the challenges of developing her microenterprise as a newcomer within the tightly-knit culture of Louisiana.

What it means to us is that . . . most people know each other and so . . . we don’t have a chance to penetrate the system! . . . The challenge is always how do I get people to trust me? . . . to do business with me when they have so many other good people who have more experience? . . . they have better looking office . . . they have better network.”

An entrepreneur, Caroline discovered a pathway through the mores of the culture—a culture bound by the traditions of entertainment and a customary love for good food. Bringing her assets, she entered the culture of the Deep South through the door of hospitality and entertainment.

I remember when I started in business . . . the only way I could . . . [get] the trust of possible clients was to provide their breakfast. . . . It's amazing once people sit . . . eat your food, or whatever . . . They just relax . . . they can talk to you . . . and, so . . . the relationship side works. It did work for me, at least.

Very consciously, Caroline targeted selected client groups and found ways to engage with them through the enjoyment of good food. In this way, she established an atmosphere of relaxation which fostered trust and resulted in rewarding productive relationships that supported the development of her microenterprise.

Economic. Participants valued the role of economic factors within the environment as contributory to the success. The market, the identification of niche, competition and access to opportunity each allowed them to succeed, though in differing ways. Interestingly, in spite of negative stereotyping and discrimination in the environment, participants report that they had access to economic opportunity. In all of the cases, the market had a powerful impact on their success. There was a market opportunity in the environment for their services and products. For example, Joan was ready when the market opened up for hair extensions and for “celebrity” styling. She located her shop in the “‘hood’ [of Baton Rouge], a high crime area.” But, she shrewdly notes, “The area did not have a salon. There were five salons prior to ours and they did not work.” Caroline fostered the alignment of her knowledge and the realities of being a newcomer to situate her initial efforts to offer financial services in Louisiana among the academic community.

It's easier for me to deal with the Ph.D.'s and the engineers . . . than to deal with the carpenters and the plumber. . . . The blue collar people . . . deal with people they trust . . . that they've been around with . . . and I've

never been anywhere long enough to develop a very strong bond with . . . that category . . . of people.

Yugo's success rides on the new market demand for custom graphics on vehicles and glass. Willie's transmission service was open for business when Lake Charles was flooded, and Kevin jokes that "he will be the last one to see you."

Lisa describes her process in discovering her market niche,

My competitors probably were the opposite of myself—White males, but we just try to do the best job that we could do But, I guess, in this town—or in Louisiana, or, maybe just the South has a reputation for a good old boys network, and we weren't in it! And, so, our customer base was varied and broad. But, mainly, we sold our service and our products to the people that would use it—the elderly, the indigent . . . the people who are sick.

Success for these participants rode in through the open market. The market gave them opportunity for participation. Finding their niche in the market largely contributed to their success. Within a defined market niche, the participants diversified to achieve deeper success.

Family. Agnes, Matilda, Darryl, and Yugo grew up in single parent households, a factor they attribute to an early sense of responsibility. For Darryl, abandonment by his father created in him a desire to support his family with presence and resources. He clarifies,

I was determined. I was determined. And then I also determined to live better than we lived, and my sisters and my brothers. I wanted my children to have a mother and a father. I always wanted them to have better than what I have.

Two of the participants reported difficult relationships with parents, a factor that inspired commitments at an early age to live life differently. In all instances, the participants connect these experiences with where they are today.

In a non-direct way, the participants reflected the important role that early loss, and, even, death had on their success. These are factors that are well beyond their control that affected their path. Agnes, Matilda, and Kevin experienced the death of a parent. That loss triggered not only resolve and motivation in them, but in Kevin's case directly influenced the decision of another to capitalize his start-up. Matilda named her business in memory of her Mother.

Apparently, for those that are married, the marriage provides a strong support for success. With 75% of the participants married, at least 5 of them report of the strong supportive role of the spouse in making the business a success.

Benefiting from her family relationships, Lisa involved her family in several ways. First, she employed her husband as the accountant and her sister as the Chief Operations Officer. Later, when her brother retired from his employment at a local industrial plant, she employed him as the Vice President of the company. She derives tremendous support and joy from the realization of Home Health Care 2000 has become a family business. She exclaims with glee, "It's all in the family!"

Spiritual-Religious A significant factor in the environment that influenced the success of the participants was their church membership as well as their related religious and spiritual practice. Fully 91.6% of the participants reported the importance of Church members and/or the influence of their faith on their success as microentrepreneurs. To them, there was no disconnecting about this influence to their success. Church was an important part of their networking community. Church members provided them with opportunities and opened doors for them. Church members intervened for them. Church

members used their services, and bought their products. Church members advertised for them.

Further, faith is important to the participants, along with overt practice. Explications and allusions to personal prayer and the power of personal belief systems are referenced throughout the transcripts as ways of describing success by the microentrepreneurs. This factor was also evident on site visits. There were photos of Jesus and Mary on the walls of the businesses, crucifixes, statues of angels, and other religious plaques. In some cases, these appeared as, even, small altars. Clearly, the microentrepreneurs wanted to credit it to their higher power for their success.

Ecological. The data collection for this study was largely conducted immediately after the devastating hurricanes of Katrina and Rita; and the breaching of the levees in New Orleans that resulted in massive floods. These disasters were of a size and scale that was not lost on the participants of the study. Eleven of the participants were interviewed subsequent to these disasters.

The experiences of the entrepreneurs mirror the dynamic relationship between environment, strategy and the individual. They reveal the texture of entrepreneurship in a dramatic way—one that is heightened against the backdrop of crisis and tragedy. The participants' descriptions and explanations illuminate not only the core dimensions of entrepreneurship they employed during a time of devastation, but how these same dimensions are engaged for recovery and reconstruction. They also elucidate how the participants insist on their own powerful construction of meaning, even in the face of powerful ecological forces. This is clarified in the participant's descriptions of their actions and their business activity.

None of the microenterprises of the participants were located in New Orleans, but several were directly affected by Katrina and flooding in New Orleans. Three of the participants living in Lake Charles were directly affected by Hurricane Rita.

Agnes and Matilda took in evacuees after the storm. Both of them still today—fully 6 months after the storms—continue to provide housing for these individuals. Agnes is providing for her sister's teenagers and organizing their studies in much the same way that she did for her younger brothers and sisters when their father died. Matilda is caring for an Alzheimer's patient with the same attentiveness that she devoted to her mother and continues to devote to her assisted care patients.

As insurance agents, Agnes and Caroline have had a profound role in the recovery of families who were directly affected by loss of property and life. With clients who were directly affected, their businesses have been directly affected by the storms and flooding. One might think that this affect has been adverse. The contrary is more accurate. Caroline observes that her clients are, "not crying now," because they listened to her advice. "With Katrina, I see so many opportunities . . . unfortunately, for what happened. So, . . . in both of my businesses—the insurance side and the real estate side—I see all opportunities." Caroline predicts that her business will undoubtedly increase as foreclosures and bankruptcies occur for so many in the directly hit areas of the state. "it's a great time for an investor to keep cash because we might be buying properties for pennies on the dollar—unfortunately. That's what I see there . . . it doesn't look pretty, like that's what I see."

On the western side of the state, Lisa's home health care business was profoundly impacted by the natural disasters. Business activity dramatically increased after Katrina

as a result of the many persons in need of health care services fled from New Orleans and its surrounding areas to safer ground in the western portion of Louisiana.

But, we just kept going because new sick people just arrived every day! . . . It was like we feel kind of bad because it's like . . . we are prospering because [of] these people . . . Other colleagues of mine who own home health-care agencies in New Orleans, they closed because their patients all scattered everywhere!

After hurricane Rita, which hit the Lake Charles and surrounding parishes of the state—the service area of Home Health Care 2000—the business was hurt in the same way those home health care agencies in New Orleans were hurt with Katrina. There was an immediate interruption of service with downfall, as a result. She recalls,

It was very very challenging . . . The reality of Hurricane Rita was really something else because the whole system didn't work exactly like it was designed to work . . . After the storm . . . [there was the] loss of service industry employees, or entry-level employees . . . So our nurses . . . and our certified nurse's aides people are gone . . . patients are all in a flux.

Today, business activity has “leveled off,” and the “numbers look similar to what they did pre-Rita.” She adds, “We are fine now . . . we . . . just don't give up!”

Also based in Lake Charles, Willie reports an increase in activity within his multiple enterprises after Rita. Willie shares his cognitions in an email, “I am feeling bad for those who don't know how to bounce back stronger than before. I feel that we have mental devastation as well as financial devastation. It's going to take a lot of positive thinking and effort for many to rebound.”

Opportunities are presenting themselves for Kevin, as well. One Church in his area has requested bids on a 1.5 dollar memorial for victims of the hurricane. He observes how the bidding process can be exclusive, and not always set on the standard of quality-for-less. Rather, he sees the high price in the industry to be more indicative of the need

“to keep their businesses going.” “I can bid it,” he says, “but I don’t want to get into it. I’ll leave them to fight themselves.”

Joan’s hairstyling salon increased by 20% between the months of September and December, the months immediately following the storms in August. She hired stylists from New Orleans while they were evacuated to Baton Rouge. She also provided 150 people with free services—from color to cut. But, she reflects, that “all money is not good money.” The experience was exhausting, and there were culture clashes in the salon during this time.

Of all the participants, only Darryl and Tinh reported decreases in business activity during and after the storms. Individuals did not have alterations and some cancelled catered events. Costs increased for food and supplies that are necessary in Darryl’s catering business. Darryl rationalizes in this way, “I’ve learned to be flexible and make it work.” Yugo, the artist, explains his view on the relationship between storms and business in this way,

You have to be prepared for what ever. . . . you always have to expect change. . . . Your business doesn't have to be the same way for ever because products change . . . trends come and go . . . You adapt one thing to another as time progresses . . . that's the only way you'll be able to survive in business. . . . You know, with the crazy weather. And, everything else . . . you don't know. But I'm ready for it because I already know that I can go anywhere and do business because my talent is so stretched out to where I can be in this place and I can be somewhere else and it will flow because it is like good music . . . your clientele will follow you.

Entrepreneurial Self-Efficacy Survey

The survey was administered to determine the entrepreneurs “belief in their own abilities to perform on the various skills requirements necessary to pursue new venture opportunity” (De Noble et al., 1999, p. 1). Participants were asked to respond to each

item where the number 1=*Strongly disagree*, 2=*Disagree*, 3=*Neutral*, 4=*Agree*, and 5=*Strongly agree*. Using the 23 items, DeNoble and his associates developed six subscales to analyze domain-specific self-efficacy. These subscales are developing new product and market opportunities, building an innovative environment, initiating investor relationships, coping with unexpected challenges, recruiting critical human resources, and defining core purpose. The items on the scale were clustered within the domain-specific measures to determine entrepreneurial self efficacy of the participants.

The results of the survey indicate inarguably that the microentrepreneurs in this study have an overall high degree of self-efficacy. In no instance did a respondent report that they strongly disagreed or, even, disagreed with the statement. In only one instance did a respondent report with “neutral,” and that was on item 13 of the survey. On average, the participants saw their entrepreneurial abilities ranked in the following order (a) Coping with unexpected challenges, (b) Building an innovative environment, (c) and (d) Building new product and market opportunities and Defining core purpose (equally ranked), (e) Recruiting critical human resources, and (f) Initiating investor relationships. The results of the survey support the overall results of the interviews in that the participants report their greatest strengths in coping with unexpected challenges, building an innovative environment and building new product and market opportunities. The participants ranked lower on subscales five and six in the survey. Since microentrepreneurs typically do not employ greater than five employees during the start-up process and rarely find traditional credit, the results are consistent on subscales five and six for this study of microentrepreneurs. The results of the survey by item are indicated in the following table.

Table 3

Entrepreneurial Self Efficacy-Percentage by Item

I can

Item	1	2	3	4	5	Total
N=12						
Developing new product and market opportunities						
3. see new market opportunities for new products and services.			0%	8%	92%	100%
6. discover new ways to improve existing products.			8%	67%	25%	100%
8. identify new areas for potential growth.			0%	33%	67%	100%
12. design products that solve current problems.			25%	50%	25%	100%
16. create products that fulfill customers' unmet needs.			17%	33%	50%	100%
19. bring product concepts to market in a timely manner.			33%	8%	58%	100%
20. determine what the business will look like			25%	17%	58%	100%
Building an innovative environment						
14. create a working environment that lets people be more their own boss.			8%	25%	67%	100%
18. develop a working environment that encourages people to try out something new.			8%	58%	33%	100%
21. encourage people to take initiatives and responsibilities for their ideas and decisions, regardless of outcome.			0%	42%	58%	100%
23. form partner or alliance relationship with others.			17%	17%	67%	100%
Initiating investor relationships						
2. develop and maintain favorable relationships with potential investors.			8%	33%	58%	100%
7. develop relationships with key people who are connected to capital sources.			17%	50%	33%	100%
13. identify potential sources of funding for investment.		8%	8%	50%	33%	100%

Coping with unexpected challenges						
5. articulate vision and values of the organization.			8%	33%	58%	100%
10. inspire others to embrace the vision and values of the company.			8%	17%	75%	100%
17. formulate a set of actions in pursuit of opportunities.				25%	75%	100%
Recruiting critical human resources						
4. recruit and train key employees.			8%	17%	75%	100%
9. develop contingency plans to backfill key technical staff.			33%	50%	17%	100%
22. identify and build management teams.			8%	42%	50%	100%
Defining core purpose						
1. work productively under continuous stress, pressure and conflict.			17%	33%	50%	100%
11. tolerate unexpected changes in business conditions.			25%	33%	42%	100%
15. persist in the face of adversity.				33%	67%	100%

Summary

This study of microentrepreneurs in Louisiana revealed three core strands of success through microentrepreneurship for individuals who are minorities and immigrants with poverty backgrounds in the state of Louisiana. Participants in the study understood their success in terms of their (a) individual traits and assets, (b) strategies and processes, and (c) environmental or contextual dimensions. The three strands correspond to the themes generated by the narratives of the participants in the study. These strands were found to coexist in a constant process relationship—each one flexing and influencing the other in a braided fashion to affect the result of success. The strands were not described by the participants to exist in a hierarchical or, even, parallel

relationship. Rather, they overlapped one another in a non-linear fashion to describe the result of success. The triple braid in Figure 19 describes the dynamics of the relationship between the three strands.

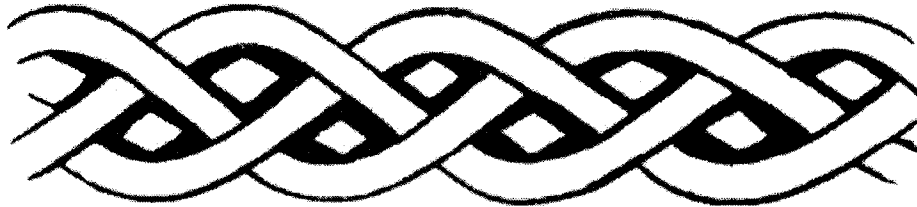


Figure 19. Triple braid—Strands of success.

Success for these microentrepreneurs did not occur in a straight path. It occurred in a series of forward and backward moving as well as cyclical motions. Additionally, there was no evidence of cause and effect relationships between the factors. For example, the narratives of these microentrepreneurs do not support a step-wise view of success through microenterprise. This could be so as a result of the limited number of participants in the sample, but it could also suggest that success through microenterprise for those with poverty backgrounds in Louisiana who are minorities and immigrants occurs in a more complex adaptive manner. If this is so, then it would suggest that success among this population is less predictive and more resistant to external control or engineered factors.

It was also found that success could not be viewed with any particular “starting point.” In case after case, the microentrepreneurs represented the evolutionary quality of their success; that it emerged as part of a continuous unfolding of their microenterprises. Success was represented as inclusive of mistakes, misfires and failures. Frequently, it was understood as occurring without a script, or a plan. This finding links it with the

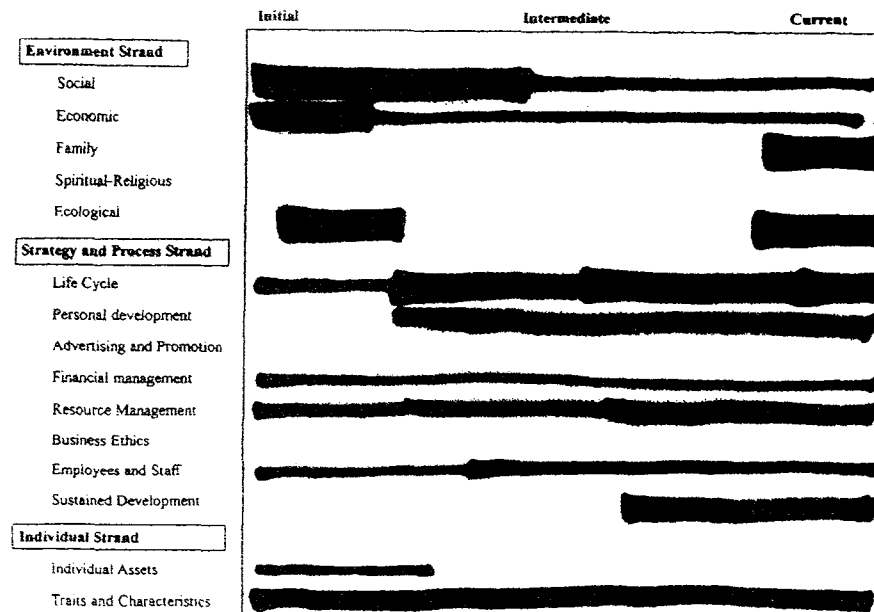
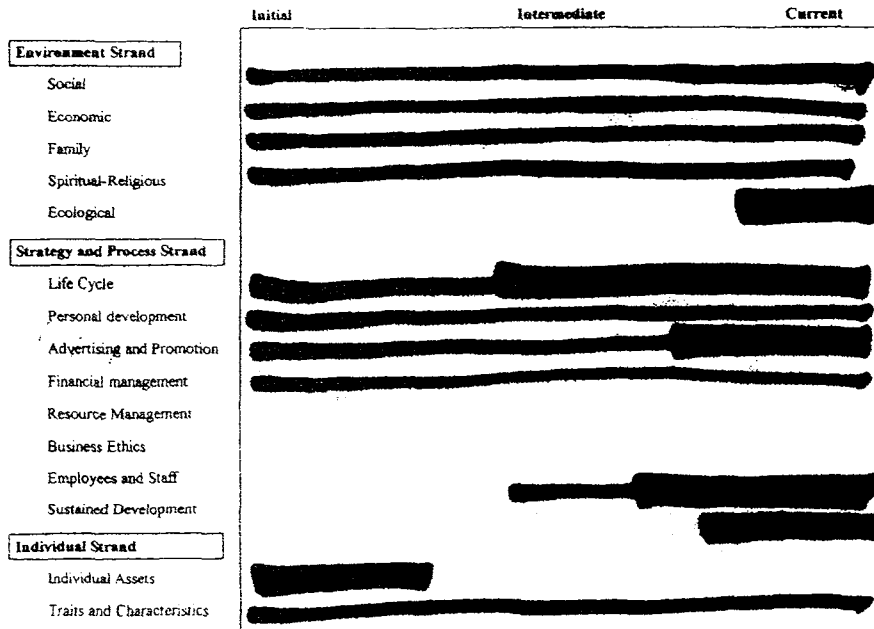
previous one regarding the non-predictive nature of the result, and their narratives suggest that success cannot be engineered from a starting point.

All of the strands were found to be of importance, but each was of differing importance in terms of success over time. While each case represented its own dynamic relationship between the strands, some patterns were emergent on comparison. First, when examining the cases across the sample, individual assets are of most significance in the beginning stages of the microenterprise. Over time, the importance of these resident competencies diminishes in significance to success. The same pattern is consistent for individual traits and characteristics. The relative importance of these is marked primarily in the budding periods of early development. There, these traits are very important. Traits and characteristics also re-emerge when the participant faced crisis such as in the natural disasters of hurricanes Katrina and Rita.

Environmental influences were also of primary importance to start-up; particularly the economic and social influences. The participants describe their access to opportunity, along with the presence of social networks and social ties as prevailing influences within this strand. There was no discrimination in terms of men and women with regard to the influence of social networks. Environmental influences remained consistent as the primary strand of influence for five of the microentrepreneurs.

Others in the sample reflect the importance of strategies and process in microenterprise success. These influences were seen to be exhibited in the middle and later stages of development and growth. They were obviously constitutive to the development of some of the most successful businesses within the sample. The data represented in the figure illustrate in a graphic way the findings and support the results.

Figure 20. Graphic representations of strands over time per participant.



	Initial	Intermediate	Current
Environment Strand			
Social	[Redacted]	[Redacted]	[Redacted]
Economic	[Redacted]	[Redacted]	[Redacted]
Family	[Redacted]	[Redacted]	[Redacted]
Spiritual-Religious	[Redacted]	[Redacted]	[Redacted]
Ecological	[Redacted]	[Redacted]	[Redacted]
Strategy and Process Strand			
Life Cycle	[Redacted]	[Redacted]	[Redacted]
Personal development	[Redacted]	[Redacted]	[Redacted]
Advertising and Promotion	[Redacted]	[Redacted]	[Redacted]
Financial management	[Redacted]	[Redacted]	[Redacted]
Resource Management	[Redacted]	[Redacted]	[Redacted]
Business Ethics	[Redacted]	[Redacted]	[Redacted]
Employees and Staff	[Redacted]	[Redacted]	[Redacted]
Sustained Development	[Redacted]	[Redacted]	[Redacted]
Individual Strand			
Individual Assets	[Redacted]	[Redacted]	[Redacted]
Traits and Characteristics	[Redacted]	[Redacted]	[Redacted]

	Initial	Intermediate	Current
Environment Strand			
Social	[Redacted]	[Redacted]	[Redacted]
Economic	[Redacted]	[Redacted]	[Redacted]
Family	[Redacted]	[Redacted]	[Redacted]
Spiritual-Religious	[Redacted]	[Redacted]	[Redacted]
Ecological	[Redacted]	[Redacted]	[Redacted]
Strategy and Process Strand			
Life Cycle	[Redacted]	[Redacted]	[Redacted]
Personal development	[Redacted]	[Redacted]	[Redacted]
Advertising and Promotion	[Redacted]	[Redacted]	[Redacted]
Financial management	[Redacted]	[Redacted]	[Redacted]
Resource Management	[Redacted]	[Redacted]	[Redacted]
Business Ethics	[Redacted]	[Redacted]	[Redacted]
Employees and Staff	[Redacted]	[Redacted]	[Redacted]
Sustained Development	[Redacted]	[Redacted]	[Redacted]
Individual Strand			
Individual Assets	[Redacted]	[Redacted]	[Redacted]
Traits and Characteristics	[Redacted]	[Redacted]	[Redacted]

	Initial	Intermediate	Current
Environment Strand			
Social	[Redacted]	[Redacted]	[Redacted]
Economic	[Redacted]	[Redacted]	[Redacted]
Family	[Redacted]	[Redacted]	[Redacted]
Spiritual-Religious	[Redacted]	[Redacted]	[Redacted]
Ecological	[Redacted]	[Redacted]	[Redacted]
Strategy and Process Strand			
Life Cycle	[Redacted]	[Redacted]	[Redacted]
Personal development	[Redacted]	[Redacted]	[Redacted]
Advertising and Promotion	[Redacted]	[Redacted]	[Redacted]
Financial management	[Redacted]	[Redacted]	[Redacted]
Resource Management	[Redacted]	[Redacted]	[Redacted]
Business Ethics	[Redacted]	[Redacted]	[Redacted]
Employees and Staff	[Redacted]	[Redacted]	[Redacted]
Sustained Development	[Redacted]	[Redacted]	[Redacted]
Individual Strand			
Individual Assets	[Redacted]	[Redacted]	[Redacted]
Traits and Characteristics	[Redacted]	[Redacted]	[Redacted]

	Initial	Intermediate	Current
Environment Strand			
Social	[Redacted]	[Redacted]	[Redacted]
Economic	[Redacted]	[Redacted]	[Redacted]
Family	[Redacted]	[Redacted]	[Redacted]
Spiritual-Religious	[Redacted]	[Redacted]	[Redacted]
Ecological	[Redacted]	[Redacted]	[Redacted]
Strategy and Process Strand			
Life Cycle	[Redacted]	[Redacted]	[Redacted]
Personal development	[Redacted]	[Redacted]	[Redacted]
Advertising and Promotion	[Redacted]	[Redacted]	[Redacted]
Financial management	[Redacted]	[Redacted]	[Redacted]
Resource Management	[Redacted]	[Redacted]	[Redacted]
Business Ethics	[Redacted]	[Redacted]	[Redacted]
Employees and Staff	[Redacted]	[Redacted]	[Redacted]
Sustained Development	[Redacted]	[Redacted]	[Redacted]
Individual Strand			
Individual Assets	[Redacted]	[Redacted]	[Redacted]
Traits and Characteristics	[Redacted]	[Redacted]	[Redacted]

	Initial	Intermediate	Current
Environment Strand			
Social	[Redacted]		
Economic	[Redacted]	[Redacted]	[Redacted]
Family			
Spiritual-Religious			
Ecological			
Strategy and Process Strand			
Life Cycle	[Redacted]	[Redacted]	[Redacted]
Personal development	[Redacted]	[Redacted]	[Redacted]
Advertising and Promotion	[Redacted]	[Redacted]	[Redacted]
Financial management	[Redacted]	[Redacted]	[Redacted]
Resource Management		[Redacted]	[Redacted]
Business Ethics		[Redacted]	[Redacted]
Employees and Staff		[Redacted]	[Redacted]
Sustained Development			[Redacted]
Individual Strand			
Individual Assets	[Redacted]		
Traits and Characteristics	[Redacted]	[Redacted]	[Redacted]

	Initial	Intermediate	Current
Environment Strand			
Social	[Redacted]	[Redacted]	[Redacted]
Economic	[Redacted]	[Redacted]	[Redacted]
Family	[Redacted]	[Redacted]	[Redacted]
Spiritual-Religious			
Ecological			
Strategy and Process Strand			
Life Cycle	[Redacted]	[Redacted]	[Redacted]
Personal development	[Redacted]	[Redacted]	[Redacted]
Advertising and Promotion	[Redacted]	[Redacted]	[Redacted]
Financial management	[Redacted]	[Redacted]	[Redacted]
Resource Management	[Redacted]	[Redacted]	[Redacted]
Business Ethics		[Redacted]	[Redacted]
Employees and Staff		[Redacted]	[Redacted]
Sustained Development			[Redacted]
Individual Strand			
Individual Assets	[Redacted]		
Traits and Characteristics	[Redacted]	[Redacted]	[Redacted]

	Initial	Intermediate	Current
Environment Strand			
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Economic	[Redacted]		
Family	[Redacted]		
Spiritual-Religious	[Redacted]		
Ecological	[Redacted]		
Strategy and Process Strand			
Life Cycle	[Redacted]		
Personal development	[Redacted]		
Advertising and Promotion	[Redacted]		
Financial management	[Redacted]		
Resource Management	[Redacted]		
Business Ethics	[Redacted]		
Employees and Staff	[Redacted]		
Sustained Development	[Redacted]		
Individual Strand			
Individual Assets	[Redacted]		
Traits and Characteristics	[Redacted]		

	Initial	Intermediate	Current
Environment Strand			
Social	[Redacted]		
Economic	[Redacted]		
Family	[Redacted]		
Spiritual-Religious	[Redacted]		
Ecological	[Redacted]		
Strategy and Process Strand			
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Personal development	[Redacted]		
Advertising and Promotion	[Redacted]		
Financial management	[Redacted]		
Resource Management	[Redacted]		
Business Ethics	[Redacted]		
Employees and Staff	[Redacted]		
Sustained Development	[Redacted]		
Individual Strand			
Individual Assets	[Redacted]		
Traits and Characteristics	[Redacted]		

	Initial	Intermediate	Current
Environment Strand			
Social	[Redacted]	[Redacted]	[Redacted]
Economic	[Redacted]	[Redacted]	[Redacted]
Family	[Redacted]	[Redacted]	[Redacted]
Spiritual-Religious	[Redacted]	[Redacted]	[Redacted]
Ecological	[Redacted]	[Redacted]	[Redacted]
Strategy and Process Strand			
Life Cycle	[Redacted]	[Redacted]	[Redacted]
Personal development	[Redacted]	[Redacted]	[Redacted]
Advertising and Promotion	[Redacted]	[Redacted]	[Redacted]
Financial management	[Redacted]	[Redacted]	[Redacted]
Resource Management	[Redacted]	[Redacted]	[Redacted]
Business Ethics	[Redacted]	[Redacted]	[Redacted]
Employees and Staff	[Redacted]	[Redacted]	[Redacted]
Sustained Development	[Redacted]	[Redacted]	[Redacted]
Individual Strand			
Individual Assets	[Redacted]	[Redacted]	[Redacted]
Traits and Characteristics	[Redacted]	[Redacted]	[Redacted]

	Initial	Intermediate	Current
Environment Strand			
Social	[Redacted]	[Redacted]	[Redacted]
Economic	[Redacted]	[Redacted]	[Redacted]
Family	[Redacted]	[Redacted]	[Redacted]
Spiritual-Religious	[Redacted]	[Redacted]	[Redacted]
Ecological	[Redacted]	[Redacted]	[Redacted]
Strategy and Process Strand			
Life Cycle	[Redacted]	[Redacted]	[Redacted]
Personal development	[Redacted]	[Redacted]	[Redacted]
Advertising and Promotion	[Redacted]	[Redacted]	[Redacted]
Financial management	[Redacted]	[Redacted]	[Redacted]
Resource Management	[Redacted]	[Redacted]	[Redacted]
Business Ethics	[Redacted]	[Redacted]	[Redacted]
Employees and Staff	[Redacted]	[Redacted]	[Redacted]
Sustained Development	[Redacted]	[Redacted]	[Redacted]
Individual Strand			
Individual Assets	[Redacted]	[Redacted]	[Redacted]
Traits and Characteristics	[Redacted]	[Redacted]	[Redacted]

Chapter 5: Discussion

The central question of this research study was “How do minority and immigrant and microentrepreneurs with poverty backgrounds in Louisiana understand and experience their success through microentrepreneurship?” Other sub-questions included how these individuals understand the context of their success, as well as those strategies and processes that contributed to their success. The study sought to explicate the participants’ explanations of those factors that contributed to success.

Three core strands were found in the participants’ explanations and descriptions of their success: (a) individual traits and assets, (b) strategies and processes, and (c) environmental or contextual dimensions. These strands are consistent with existing entrepreneurial theory that has discussed and explained success in each of these ways. All of the descriptions of the participants could be situated within these prevailing understanding of entrepreneurial dynamics. Thus, the study of this sample population supports the overall framework of existing science and adds nothing substantively new at this level.

One factor that emerges from the study that adds perspective to existing theory is the patterned rendering of the participants’ explanations of success in terms of adaptivity within a complex system of constantly changing elements, and the relationship between these elements. In the *PSED Model of New Firm Gestation* (Carter & Brush, 2004), individual assets, access to opportunity and social networks were shown to influence the development of the enterprise among minorities and women—all factors found to be important to the development and success of the microenterprises of the participants in this sample. The participants in this sample explained the relationship between all of

these elements as bi-directional and reciprocal with each factor influencing the other in an ever-changing constant relationship. In this way, a different image emerges from their explanations and descriptions of the process than that of the PSED model. This model is fluid with no clear boundaries between elements that were described as braided in non-casual and mutual relationships.

This same finding can be discussed in terms of the *Giessan-Amsterdam Model of Entrepreneurial Success* (Rauch & Frese, 2000). In this theoretical model, the process of entrepreneurial success is described as broad and discreet conceptual factors that can be charted in a formulaic manner. This model flattens the description to one-dimension and charts courses in one direction that lead to success. This description was not found in the descriptions of the participants in this study. While the variables in the *Giessan-Amsterdam Model of Entrepreneurial Success* were found to be consistent with the explanations of the sample participants, the process they described was not consistent with this model. The experiences of the participants were far less predictable and their route was far more circuitous to success.

A prevailing understanding within the literature of entrepreneurship among Blacks has been discussed in terms of the “economic detour.” Butler explained that because of discrimination, Blacks have chosen and developed entrepreneurship as a vehicle for self-help (Butler, 1991). The experiences of the participants take this argument in a unique direction. They do not represent that there was no reality of racial discrimination. In fact, several do report that negative stereotyping and racial discrimination was a part of their experience. They do not report, however, that they chose microentrepreneurship as a vehicle for self-help, or as a “detour” due to hostility or lack of access in the open market.

Only one participant described his being Black as preventing him from participation or competition in the market at start-up. More typically, the participants described their decision to participate in a market that was accessible to them, and their need once in that market to push against the boundaries of racial and economic discrimination to make gains. In other words, these participants crossed boundaries into what they perceived to be an open market to produce social change.

Several of the participants commented on their participation in the open market in terms of the “push and pull factors” explanation discussed more recently by Simon Parker in *“The Economics of Self-Employment and Entrepreneurship.”* Instead of discussing the de-limiting reality of racial discrimination, they described the pull of the gains and the “positive . . . returns in entrepreneurship” (Parker, 2004, pp. 120-122). This finding should not imply, however, that discrimination is not de-limiting or that there is not hostility on the open market toward Blacks. This relationship was simply not studied in this study.

Across the sample, it was found that the participants tended to hire employees and staff consistent with own racial and ethnic background. This was particularly descriptive in the start-up of the microenterprises. This finding supports those of others (Appold & Kasarda, 2004; Bates, 1993) who described this practice as supportive to the development of the particular minority community. Hiring practices of the participants was reported to provide the positive result of employment for others, and seen by the participants as a valued dimension of economic growth within the minority community. Most of those hiring employees and staff consider this as sustained development—not just for their

businesses, but as a way of giving back and supporting the development of ethnic communities.

All of the enterprises of the participants who are Black in the study were found to provide products and services within an ethnic enclave. In all cases, the microentrepreneurs situated their enterprises within an ethnic community and marketed their goods and services within the Black community as a vehicle for development. This was described by the participants as what occurred in the beginning of their ventures. This strategy was efficacious; thus supporting the existing theory of the “ethnic enclave” where geography and customer base play an important role in success (Greene & Owen, 2004). The participants also described how over time, the enterprises have moved beyond the boundaries of the ethnic community to provide the same goods and services to the wider communities.

Unlike the 10 participants who are Black in the study, the immigrants who are Asian and Mexican in the study do not describe a practice of marketing their services within their own ethnic community. Neither of them located their businesses within an existing enclave. In fact, both actively marketed their services to the wider social community. Survival for these microentrepreneurs depended on their moving their services beyond their ethnic communities where there was a market. In these ways, their explanations do not confirm the “ethnic enclave” theory. However, the participants did choose markets that were labor intensive and low-profit in nature, as Zhou (2004) observed. This is a confirmatory dimension to existing theory. This finding may only be an indicator of the absence of the respective ethnic community in the geographic area to support the nascent enterprise, or to the limited number of immigrants in the sample.

Three of the immigrants described the genesis of their enterprises as important to survival; another in terms of her livelihood and the need to support her extended family in another part of the world. Their microenterprises were described as important to economic relief and freedom, as well as access into the mainstream of American economic life. This description by the participants is supportive of the “middleman minority theory” (Butler & Greene, 1997). Through microenterprise, all of the immigrants in the study found a way to move goods and services beyond barriers into the larger community. Their enterprises served as vehicles, or stepping stones, for enculturation into the larger social environment—a classic description of the middleman minority theory (Butler & Greene, 2004). The explanations of the Vietnamese and Hispanic participants support a fluid social construction of success, as described by Aldrich and Waldinger (1990). Shifting opportunities within the market and strategic positioning within the mainstream largely affected their success, and continue to do so. Neither of these participants have moved on to other endeavors as observed by Zhou in her studies of Chinese Americans (Zhou, 2004). While both of these participants used microenterprise as a survival strategy, both continue to work in the same market—not moving out of them into “more viable endeavors” as Zhou described of middleman minorities in ethnic enclaves (Zhou, 2004).

The findings of Greene and Owen that ethnic group affiliations and ties are largely supported to success are supported by this study (Greene & Owen, 2004). The networking of these ties to create a fabric of relationships was a significant dimension described by the participants. Both the Vietnamese and the Hispanic participants are contributing to the dynamic of a social network by providing job placement for

newcomers from their respective countries, Vietnam and Mexico. Their group affections within the ethnic communities support continued personal success, as well as subsequent success by the newcomers as they acculturate into the larger community. This practice is supportive of Appold and Kasarda's articulation of how community is developed through entrepreneurship (Appold & Kasarda, 2004).

In the context of the Deep South, these "social networks" and their impact on success was to some extent linked with the reality of extended family and the tradition of "word of mouth" as efficacious. The role of social networks and their impact of success among the ethnic microentrepreneurs in Louisiana is an interesting source of further investigation. This study would be particularly interesting in relationship to the emerging system of Black Chambers of Commerce across the State.

Related to social networking theory, the participants testified to the effect of their Church communities and other non-economic relationship as important to the success of their microenterprises. These results support Appold and Kasarda's thinking that the kinship and other such relationships enhance the social capital of the entrepreneur to positively benefit the venture (Appold & Kasarda, 2004). Along with the structural support of the Church—as social organization, the participants liberally reported on their spirituality and religious belief systems as contributory to success. The role of these factors and relationship to success was not studied, but is indicated as another avenue of interesting work.

This study did not specifically investigate the experiences of female microentrepreneurs, but female participants in this study were found to have more formal education than the male participants at start-up. The two persons in the study that had

graduate education were women and another had a college degree. There was only one man in the sample that had a college degree—and that was attained after start-up. This supports Carter and Brush's extensive PSED research (Carter & Brush, 2004). This study was too limited to further investigate delineations between men and women, though it would be important to further study. The study could not, for example, discriminate in terms of whether or not men or women explained their reasons for start-up, or their success, in terms of the strength of contextual factors, as described by the PSED research. Neither could it determine from the limited number of immigrants whether they shared the explanations of women in the Caribbean as that of being "social outliers" (Browne, 2001). It was noted that the explanations of the 1 participant in the sample who was an immigrant from St. Lucia did describe her self-understanding in precisely this manner. Further, she had a distinct disregard for the "welfare orientation" existent in America and explained this as a factor in her choice of microenterprise. This is notable since this factor is detailed as by Brown in her research of Caribbean microentrepreneurs who are women. (Browne, 2001).

With only 1 participant in the study that was disabled, it can hardly be said that his explanations did or did not support existing theory within the field of disabled entrepreneurs. He did not attribute self employment to being pushed or to discrimination, lack of access, or exclusion (Boylan & Burchardt, 2003). He described being pulled to microenterprise by the benefits of working independently and was supported to do so by several government and non-governmental microenterprise development assistance efforts. On the other hand, Tamara's finding that self employed disabled persons tend to

market to the disabled market niche is supported in the case of this participant (Holub, 2001).

The attributions of success by these microentrepreneurs are consistent with what is known about microenterprise. Most of the participants selected ventures within occupational classifications that are typical for microentrepreneurs—food, repair, gifts, textiles, and other services (*Association for Enterprise Opportunity*, 2002). Almost uniformly descriptive, the participants could not get traditional forms of credit or bank loans. They sought help, but could not—or did not—receive it from the traditional sources such as the Small Business Development Centers across the state. The level of capitalization was significantly descriptive with all of the microenterprises, with the exception of one, starting up with under \$5,000.

Conclusions and Recommendations

This study supports the conclusion that microenterprise is a useful vehicle for social mobility among those from poverty backgrounds within the state. The participants in this study chose to utilize the creation of a very small business, or microenterprise, for achieving economic success. The findings support that the path to microenterprise success is not a straight path—one that leads from poverty directly to success. Instead, the explanations and descriptions of the microentrepreneurs reveal that there are many small incremental movements of a forward and backward motion along the way to success. Individual assets and traits are important to start-up, and the effective use of strategy influences success over time. Environmental influences are also continuously wrapped around the developmental process to influence success.

The participants achieved success in an incremental and fluid manner. It certainly was not given to them; and they had to construct the outcome of success through the effective use of strategy to achieve success. Success evolved in the context of multiple interfacing variables. Thus, it can be seen that there is satisfaction in the accomplishment of goals and a return on their investment among those studied for their choices. Along with that, it can be seen that support of their efforts was needed along the way as they faced down the multiple obstacles and challenges to success.

The findings of the study lead to the conclusion that success is much more complex than “hard work” or any distilled concept tied to Horatio Alger’s stories of individual heroism. Rather, the findings confirm a far more complex reality of dynamism and non-causality and non-linearity as the pathway to success for these individuals. Thus, small business development policy and programs must recognize this reality by refusing to offer “quick fix” formulaic trainings to support this type of economic growth. It is apparent that it simply does not occur in this way—at least for these participants. What is more indicated by the findings of this study is a longer term investment in the growth of the microenterprise using a more case management style so that the microenterprise is supported throughout first stages of growth where it was shown to be most vulnerable to mis-steps and failure.

Considering the small number of resources for microenterprise development in the field and the relative youth of the field, it is remarkable that 4 of the microentrepreneurs in this study found and received formal assistance from four different providers in three different economic development regions across the state. This fact would tend to support the investment in these types of specialized economic development

programs—those that support the creation and on-going support of very very small businesses. The fact that so many of the microentrepreneurs could not received assistance from SBDC's leads to the conclusion that they are not viable sources of support for those desirous of starting very small business. This conclusion, of course, does not lead to the conclusion that there is no role or purpose for the SBDC's in economic development; but only that other resources more targeted to the unique needs of the special needs of microentrepreneurs are indicated for the support of this type of economic growth.

Limitations of the Study

The study could be limited by the fact that the participants were self-identified as being from poverty backgrounds. This limitation is linked to several factors. First, numerical definitions of poverty are constantly changing to reflect multiple environmental factors as well as differences within the scientific and advocacy communities. Second, any meaning of poverty (or wealth) is greatly influenced by highly subjective variables. Undoubtedly, it is a classic social construction. Third, diversity was an important dimension to this collective case study. Some of the participants were much older than others, some were from rural backgrounds, and some were from countries other than the United States Each of these factors would influence one's experience of economic life, and cause a participant to describe their economic reality in different ways. These kinds of factors affected the description that each one of the participants brought to their story. Other factors included in the entrepreneurs' self-assessment apparently included the presence of available educational scholarships, the dependency of others on the income, whether or not they were living with others, amount of debt, etc. It was, thus, not determined to be feasible or, even, optimum in this exploratory study to

apply an objective or standard definition to a study that sought diversity as a value-added. The study is limited to the extent that each participant used their own criteria for self-identification of this factor. As a result, there were some apparent atypical differences in how the individual interpreted their experiences relative to this issue.

Areas for Further Study

There are several areas where future research is indicated as a result of this study. The fact that there was such a limited number of potential participants for this study within the disabled population suggests the conclusion that disabled persons are simply not participating in microenterprise in any representational or significant numbers in the state. The selection process revealed that there is a paucity of providers in the field ramping up the support for individuals who do wish to choose microenterprise, and no data base to inform the infrastructure of the support system statewide. Further, study is needed to determine the scope and scale of these findings. Additionally, further study is needed around the barriers facing those who are disabled from choosing, and achieving in self-employment.

The participant selection process of this study yielded the beginning of a microenterprise development network map—something that does not currently exist in the State. Further study is needed to fully develop the elements of a network map—one that would highlight the elements and the relationships between the elements. Such a map would provide policy makers and service providers across the State with valuable information in terms of existing resources, and identify critical gaps within the system of service. It would inform policy-making in terms of resource allocation in support of an effective system of microenterprise development.

Summary

One of the poorest states in the United States recently got poorer as a result of the devastating Hurricanes Katrina and Rita. Sadly, poverty has not loosened its grip on the people in this state; it has tightened it even more. Some who grew up in economic poverty or experienced it as a result of downturn or disaster in the State navigated the murky tumultuous waters of tragedy, discrimination and scarcity to discover economic success for themselves and their families—the participants in this study. Their rich and textured stories chart a course for others. Hopefully, this study has amplified their voices and illuminated their unique experiences in such a way that contributes to both what we know—and to what we do—in response to conditions of poverty within the State.

Footnotes

¹ The U.S. Bureau of the Census defines disability in the following manner:

Individuals were classified as having a disability if any of the following three conditions was true:

1. They were 5 years old and over and reported a long-lasting sensory, physical, mental or self-care disability;
2. They were 16 years old and over and reported difficulty going outside the home because of a physical, mental, or emotional condition lasting 6 months or more; or
3. They were 16 to 64 years old and reported difficulty working at a job or business because of a physical, mental, or emotional condition lasting 6 months or more.

Disability status was not tabulated for persons in institutions, people in the Armed Forces, and people under 5 years old. The percentage shown is calculated by dividing the number of persons with a disability by the number of civilian non-institutionalized persons 5 years old and over (*2000 Census of Population and Housing, Demographic Profile, 2000*).

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APPENDIX A

Matrix of Entities for Participant Referrals

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Susan Hymel, CEO	Cottage Industries	44087 Capital Heights Baton Rouge, LA 70806 225-343-6012 mailto:sahymel@cox.net
Susan Williams, Executive Director	Dept of Labor-Job Development Center	1991 Wooddale Blvd. BTR, LA 70806 225-925-4311
Mary Lynn Wilkerson State Director	Louisiana Small Business Development Center	University of Louisiana at Monroe Administration 2-57 Monroe, LA 71209 318-342-5506 mailto:brwilkerson@ulm.edu
Darnell C. Guidry Economic Development Specialist	U.S. Small Business Administration	365 Canal St. Suite 2250 New Orleans, LA 70130 504-589-6685 Ext 230

Stan McGee, Chief Administrative Officer	Acadiana Regional Development District	601 Loire Ave., Suite C Lafayette, LA 70507 337-886-7782 mailto:smcgee@ardd.org
John R. Schulze, Deputy Director	Office of the Governor— Rural Development	P.O. Box 94004 BTR, LA 70804 225-342-1618 http://www.rurallouisiana.com/clearinghouse/loans.htm
Buddy Spillers, Executive Director	Macon Ridge Economic Development Region, Inc.	903 Louisiana Ave. PO Box Drawer 746 Ferriday, LA 71334 318-757-3033
Eleanor Shirley	Governor's Office on Women's Policy	1201 North Third St., Suite 6- 160 PO Box 94095 BTR, LA 70804 225-219-9721 mailto:eleanor.shirley@la.gov
Daniel L. Juneau President	Louisiana Assn. Of Business and Industry	3113 Valley Creek Drive PO Box 80258 Baton Rouge, LA 70898 Phone: 225-928-5388 Fax: 225-929-6054 danj@labi.org www.labi.org
Eric B. Louis Board Chairman Baton Rouge Black Chamber of Commerce	Baton Rouge Black Chamber of Commerce	P.O. Box 52884 Baton Rouge, LA 70892 Phone: 225-771-4211 Fax: 225-261-5982 Email:

		brblackchamber@cox.net
Alisia Cantrelle Program Director	Southeast Louisiana Black Chamber of Commerce	Phone: 504-822- 2202 Fax: 504-822-0402 Email: pc2@bellsouth.net Website: gnofn.org/~slbcc/wbc
Glen Villalbof President/CEO	Gulf Coast International Hispanic Chamber of Commerce	Suite 201 , Kenner, LA 70065 504-441-6400 Fax: 504-441-6401
Valirie GUILLET Directeur	French - American Chamber of Commerce (Louisiana)	2938 World Trade Center 2 Canal Street New Orleans, LA 70130 504-561-0070 Fax: 504-592-9999 info@faccla.com
Gina Nadas	Louisiana Hispanic Chamber of Commerce	New Orleans, LA 70130-5130 504-581-9986
James Ross, Jr., President	North East Louisiana African American Chamber of Commerce	P.O. Box1288 Monroe, LA 71210-1295 Phone: (318) 322-8776 Fax: (318) 322-1860 Email: dingross@bellsouth.net
Eric Singleton, President	Greater Southwest Louisiana Black Chamber of Commerce	210 Delord St. Lafayette, LA 70501 Phone: (337) 235-1193 Fax: (337) 235-2189
	Southeast Louisiana Black Chamber of Commerce	1600 Canal Street, Suite 606 New Orleans, LA 70112 Phone: (504) 539-9450 Fax: (504) 539-9452 slbcc@gnofn.org

		http://www.gnofn.org/%7Eslbcc/welcome.html#top
Ms. Ann Broussard Executive Director	Microenterprise Development Alliance of Louisiana (MEDAL)	4354 S. Sherwood Forest Blvd. Suite D-245 Baton Rouge, LA 70816 (225) 291-9545 Fax: (225) 291-9546 abroussard@microenterprisel a.org
Matt Rovira, Executive Director	Governor's Office of Disability Affairs	P.O. Box 94004 Baton Rouge, LA 70804 Phone: 225-219-7550 Fax: 225-219-7551 Clarice Eichelberger, Assistant Director Clarice.Eichelberger@gov.state.la.us http://www.gov.state.la.us/disabilityaffairs/default.asp
David W Hylan, Jr. Executive Director	The Betty and Leonard Phillips Deaf Action Center of Louisiana	601 Jordan Street Shreveport, LA 71101 Main Voice/TTY: 318.425.7781 FAX: 318.226.1299 david@deafactioncenter.org
Pamela Allen President, Louisiana Federation for the Blind Executive Director of the Louisiana Center for the Blind	National Federation for the Blind-Louisiana Louisiana Center for the Blind - Career Center	101 South Trenton Street Ruston, LA, 71270 Same as above Toll free: (800) 234-4166 Telephone toll free: (800) 234-4166 Telephone local: (318) 254- 1404

		FAX: (318) 254-1407.
Ms. Kathy Kliebert Assistant Secretary	Louisiana State - Citizens With Developmental Disabilities	1201 Capitol Access Road, Baton Rouge, LA 70802 (225) 342-0095 (225) 925-4804 (fax)
Mr. Darryl Proust	Louisiana Industries for the Disabled	1979 Beaumont Drive, Baton Rouge, LA 70806 225) 928-1400
Closed due to Katrina	<u>Louisiana Rehabilitation Services-NEW ORLEANS REGION I</u> Parishes Served: Jefferson, Orleans, Plaquemine, St. Bernard, St. Charles, St. James, St. John, St. Tammany	3500 Canal Street New Orleans, LA 70119-6109 Voice or TDD: (504) 483- 4709 1-800-737-2963 (inside Louisiana only) Fax: (504) 483-4777
Ms. Kitty Lapeyrolerie	<u>Louisiana Rehabilitation Services-BATON ROUGE REGION II</u> Parishes Served: Ascension, East Baton Rouge, East Feliciana, Iberville, Livingston, Pointe Coupee, St. Helena, Tangipahoa, Washington, West Baton Rouge, West Feliciana	3651 Cedarcrest Avenue Baton Rouge, LA 70816- 4010\ Voice or TDD: (225) 295- 8900 1-800-737-2959 (inside Louisiana only) Fax: (225) 295-8966
Mr. Warren Chauvin	<u>Louisiana Rehabilitation Services-HOUMA REGION III</u> Parishes Served: Assumption, Lafourche, Terrebonne	1198 Barrow Street Houma, LA 70360-5693 Voice or TDD: (985) 857- 3652 1-800-520-0584 (inside Louisiana only) Fax: (985) 857-3649 EMAIL: lrshou
Mr. Richard Hughes	<u>Louisiana Rehabilitation Services-LAFAYETTE REGION IV</u> Parishes served: Acadia, Evangeline,	825 Kaliste Saloom Rd. Brandywine VI, Suite 350 Lafayette, LA 70508-4285

	Iberia, Lafayette, St. Landry, St. Martin, St. Mary, Vermilion	EMAIL: lrslaf
Ms. Romona Guillory	<u>Louisiana Rehabilitation Services-LAKE CHARLES REGION V</u> Parishes Served: Allen, Beauregard, Calcasieu, Cameron, Jefferson Davis	3616 Kirkman St. Lake Charles, LA 70607-3006 Voice or TDD: (337) 475-8038 1-800-520-0589 (inside Louisiana only) Fax: (337) 475-8037 EMAIL: lrslc
Ms. Christine McGraw	<u>Louisiana Rehabilitation Services-ALEXANDRIA REGION VI</u> Parishes Served: Avoyelles, Catahoula, Concordia, Grant, LaSalle, Rapides, Vernon, Winn	400 Murray Street, 2nd Floor Alexandria, LA 71301-7699 Voice or TDD: (318) 487-5335 1-800-520-0578 (inside Louisiana only) Fax: (318) 487-5366 EMAIL: lrsalex
Mr. Kenneth Ebarb	<u>Louisiana Rehabilitation Services-SHREVEPORT REGION VII</u> Parishes Served: Bienville, Bossier, Caddo, Claiborne, DeSoto, Lincoln, Natchitoches, Red River, Sabine, Webster	1525 Fairfield, Suite 708 Shreveport, LA 71101-4303 Voice or TDD: (318) 676-7155 1-800-737-2966 (inside Louisiana only) Fax: (318) 676-7176 EMAIL: lrsshr
Ms. Leslie McKay	<u>Louisiana Rehabilitation Services-MONROE REGION VIII</u> Parishes Served: Caldwell, East Carroll, Franklin, Jackson, Madison, Morehouse, Ouachita, Richland, Tensas, Union, West Carroll	122 St. John Street, Room 311 Monroe, LA 71201-7386 Voice or TDD: (318) 362-3232 1-800-737-2973 (inside Louisiana only) Fax: (318) 362-3223

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Ms. Jan Dstain Independent Living Program Coordinator	Louisiana Rehabilitation Services	8225 Florida Blvd. Baton Rouge, LA 70806 225-925-4131 1-800-737-2958 (toll free in State of Louisiana)
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Yavonka Archaga Executive Director	Independent Living Program/Community and Family Support/State Personal Care Attendant Resources for Independent Living, Inc.	3616 S. I10 Service Rd. W. - Suite 111 Metairie, LA 70001 Telephone: (504) 522-1955 1-877-505-2260 Fax: (504) 522-1954
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<p>Ken Zangla, Program Director</p> <p>Gay Young</p>	<p><u>Exceptional Entrepreneurs of Louisiana (ExcEL)</u></p>	<p>UNO-TRAC, PO Box 1051, New Orleans, LA 70148</p> <p>Phone: (504) 280-5700</p> <p>280-5709 Fax: (504) 280-5707</p> <p>Jfiel@uno.edu</p> <p>kzangla@uno.edu</p> <p>URL: http://www.unotracs.org/selfemployment.htm</p>
<p>Sr. Mary Bordelon</p> <p>Disability Program</p>	<p>Catholic Community Services Diocese of Alexandria</p>	<p>P.O. Box 7417, 2618 Vandenburg Dr., Alexandria, LA 71306-0417</p> <p>Phone: (318) 445-2401</p> <p>http://www.diocesealex.org/</p>
<p>Ms. Tessie Blanchard</p> <p>Citizen Advocacy for Personas with Disabilities Program</p>		<p>Tessie=336-8700</p> <p>Fax: 225-336-8745</p>
<p>Ms. Myra Mouton</p> <p>Disabilities Program</p>	<p>Catholic Social Services Diocese of Lafayette</p>	<p>1408 Carmel Drive, Lafayette, LA 70501-5298</p> <p>Myra=261-5548</p>

Ms. Denise Bonahoe Disabilities Program	Catholic Social Services Diocese of Lake Charles	P.O. Box 3223, 414 Iris St., Lake Charles, LA 70602-3223 Phone: (337) 439-7436 http://www.lcdiocese.org/
Sr. Mary Jeanne Girshefski Executive Director	Strive Incorporated	1139 Napoleon Avenue N.O. La 70115 phone# 504-895-2557 fax # 504-899-9985 email: Sister@strive.gs.net
Ms. Dion Boyette	NSU Small Business Development Center	Northwestern State University Natchitoches, Louisiana 71497 Telephone: 318.357.6011
Mr. Charles D'Agostino	The Louisiana Business & Technology Center (LBTC)	South Campus LBTC Building 800 GSRI Ave. BTR, LA 70820 (225) 578-7555 Voice (225) 578-3975 Fax http://www.bus.lsu.edu/lbtc/
Ms. Diane Chisholm Immigration and Refugee Program	<u>Catholic Community Services</u> Diocese of Baton Rouge	P.O. Box 2028, 1800 South Acadian Thruway, Baton Rouge, LA 70821-2028 Phone: (225) 336-8770 Diane=346-0660
Rev. Hung Viet Nguyen, I.C.M. Vietnamese Apostolate		2580 Tecumeseh Baton Rouge, LA 70805-7999 225-355-9794
Mr. Rob Gorman Executive Director	Catholic Social Services Diocese of Houma- Thibodaux	P.O. Box 505, 2779 Highway 311, Schriever, LA 70395 Phone: (985) 876-0490 http://www.htdiocese.org/

Ms. Tina Quesada Migration Services	Catholic Social Services Diocese of Lafayette	1408 Carmel Drive, Lafayette, LA 70501-5298 Phone: (337) 261-5654 Tina=261-5535
Mr. Edward Levine Immigration and Refugee Program	Catholic Social Services Diocese of Lake Charles	P.O. Box 3223, 414 Iris St., Lake Charles, LA 70602-3223 Phone: (337) 439-7436 http://www.lcdiocese.org/
Mr. Martin Gutierrez Immigration and Refugee Program	<u>Catholic Charities</u> Archdiocese of New Orleans	7887 Walmsley Ave., New Orleans, LA 70125-3496 Phone: (504) 523-3755 Toll free: 1888-366-5024 (# for use after Katrina) http://www.archdiocese- no.org/
Sr. Delores Sanchez Immigration/ Hispanic Ministries Program	Diocese of Shreveport	3500 Fairfield Ave., Shreveport, LA 71104 Phone: (318) 868-4441 http://www.dioshpt.org/
Phyllis Coleman Mouton Vice Chancellor	Baton Rouge Community College	5301 Florida Blvd. Baton Rouge, LA 70806 225-219-0450 Fax 219-3518 mouton@mybr.cc
Dr. Paul Dunn Professor of Entrepreneurship	ULM-Entrepreneurship Studies Center	700 University Ave. Monroe, LA 71209 318-342-1225 Fax: 318-342-3085 escdunn@ulm.edu

Ms. Judy Herring	PRIME	124 E. Main St. New Iberia, LA 70563 337-367-3342 Fax: 337-364-6620
Ms. Betsy Irvine Executive Director	LA Delta Service Corps	5631 Government St. Baton Rouge, LA 70806 225-930-9949 Fax: 225-930-0645 Home: 225-336-9023 birvine@ladeltacorps.org
Dr. Brenda Joyner, Ph.D. Associate Dean College of Business Administration	Loyola University	6363 St. Charles Ave. Campus Box 15 New Orleans, LA 70118 504-864-7978 Fax: 504-864-7970 bjoyner@loyno.edu
Mr. Louis Mancuso Professor and Hilton Chair for Entrepreneurship Business Administration and Economics	Xavier University of Louisiana	PO Box 29 Grambling, Louisiana 71245 (Temporary address due to storm) 504-520-5046 Fax: 504-520-7900 Lmancuso@xula.edu
Ms. Carol Carter McStravick Assistant Director Institute for Entrepreneurial Education	Louisiana State University	3139 G CEBA Baton Rouge, LA 70803 225-578-6411 Fax: 225-578-6983 cacarte@lsu.edu
Mr. Robert T. Justis Department Chair Rucks Department of Management	Louisiana State University	3139 C CEBA Baton Rouge, LA 70803 225-578-6402 Fax: 225-578-6983 rjustis@lsu.edu

Mr. John B. Elstrott, Ph.D. Director, Levy- Rosenblum Institute	Tulane University	6823 St. Charles Avenue New Orleans, LA 70118 504-865-5462
Dr. Ivan J. Miestchovich, Ph.D. Director and Associate Professor of Finance Center for Economic Development College of Business Administration	University of New Orleans University of New Orleans Main Telephone Number: (504) 280-6000 Toll Free: 1 (888) 514-4275	3330 North Causeway Boulevard, Metairie, LA 70002 (Temporary mailing address due to storm)
Virginia Grenier	LSU Hospitality Foundation	LSU-Baton Rouge 225-578-3015
Everett Fair, Executive Director	Beacons & Bridges	Director 231 South Fisher Street Jonesboro, AR 72401 Phone: (870) 931-1709 email: e.fair@beaconsandbridges.com
Moses Williams, CEO Ruby Williams, Project Coordinator Phone: (318) 574-0995	Northeast Louisiana Delta Community Development Corporation (NELDCDC)	402 East Craig Street P.O. Box 1149 Tallulah, LA 71284 www.neladeltacdc.org mjwilliams@neladeltacdc.org Phone: (318) 574-0995 Fax: (318) 574-6326
Zenola Frazier	Northeast Louisiana Delta Community Development Corp.	402 East Craig Street P.O. Box 1149 Tallulah, LA 71284 www.neladeltacdc.org mjwilliams@neladeltacdc.org Phone: (318) 574-0995 Fax: (318) 574-6326
Erica Kelly Program Director	Renewal, Inc.	513 Sunnyside Dr. Monroe, LA 71202 www.renewalinc.org

		Phone: 318.387.2999 or 318.387.0686 Fax: 318.387.4620 or 318.387.0634
Francis Methvin	Northwestern State University of Louisiana: Small Business Development Center	Jackson Street Ext # 114C Alexandria, LA 71303
	Central Louisiana Business Incubator	1501-A Wimbledon Drive Alexandria, LA 71301

Note: Section in blue text refers to those entities that are primarily referral sources to those persons with disabilities.

APPENDIX B

Formal Letter of Request to Entities for Referral of Participants

Melanie A. Guste
1464 Silliman Drive
Baton Rouge, LA 70808
225-929-9645 (Phone)/225-926-3458 (FAX)

Dear (Name of Entity),

As a doctoral student at the Fielding Graduate University in the School of Human and Organizational Systems, I am conducting a qualitative research study that will explore and describe the phenomenon of success through micro-entrepreneurship among minorities, women, immigrants, and physically disabled from poverty backgrounds in Louisiana. This study will address the context, attributes, and antecedents of success through microenterprise, including those processes and strategies that influenced or contributed to success. Further, it will describe those perceptions, cognitions, and behaviors of these remarkable individuals that contributed to their climb from poverty to economic success despite the multiple challenges related to their economic background, gender, ethnicity, disability, and immigration status.

This research is important because it will contribute to what we know about success through micro-entrepreneurship among women, minorities, disabled persons and immigrant populations. These descriptions of success will contribute to the body of knowledge we have about micro-entrepreneurship as an alternative development strategy for persons in poverty within Louisiana.

This research is part of my dissertation research at Fielding. I am writing you to seek your immediate assistance for referrals of participants for this important study. I am looking for the names of *successful entrepreneurs* in Louisiana who *utilized microenterprise* as the vehicle for social mobility and *to overcome the challenges of poverty in Louisiana*. The individuals I am studying need to be part of one of the following four groups: women, *minorities, physically disabled, and immigrant populations*.

It is an essential characteristic of the study that the study participants began in poverty, and that they utilized microenterprise as the vehicle for moving out of poverty. A microenterprise, as defined by the American Enterprise Organization (AEO), is “a business with fewer than five employees and is small enough to require initial capital of \$35,000 or less.” The individual that you refer can now be an owner in much larger entity (or entities), but they must have started as a microentrepreneur and used microenterprise as the vehicle for their social mobility. The entrepreneur that you refer must have demonstrated sustained success (overall profitability or viability) in business over a period of 3 to 5 years. You should be informed that nominators will not be advised regarding who is ultimately chosen to participate in the study.

I would greatly appreciate your assistance in identifying one or several of these individuals. If you are not able to identify a specific individual for the study, perhaps you could refer me to another source for such referrals. I will contact your office within the coming week to solicit your response. Your assistance will greatly facilitate the

movement of my study forward, so thank you for your time and whatever assistance you can provide in this matter.

Sincerely,

Melanie A. Guste

APPENDIX C

Letter of Informed Consent to Study Participants

Melanie A. Guste
1464 Silliman Drive
Baton Rouge, LA 70808

Dear Study Participant,

You are invited to participate in a qualitative research study that will explore and describe the phenomenon of success through microentrepreneurship among women, minorities, immigrants and physically disabled persons from poverty backgrounds in Louisiana. This research is being conducted by Melanie A. Guste, a doctoral student in the School of Human and Organization Development at Fielding Graduate University, Santa Barbara, CA. This research is part of my dissertation research at Fielding. You have been selected for this study because you are a successful entrepreneur in Louisiana who utilized microenterprise. Additionally, you are part of one or more of the following four groups of entrepreneurs that I am specifically studying: minorities, women, disabled, and immigrant populations. You were nominated as a potential participant by _____ . The nominator will not be advised by the researcher as to whether or not nominees have been chosen to participate in the study. However, they may come to know of your participation since we are not guarantying your anonymity or confidentiality in this study. You will retain power of review. I will be asking you to sign this letter of consent at the beginning of the first interview.

This study involves two-tape recorded interviews to be arranged at your convenience. Where possible, the first interview will be conducted in person. In most

cases, and wherever possible, the researcher would prefer to conduct the interview in the field, or at an appropriate site that is mutually agreed upon. The first interview is expected to last approximately 2 hours. The first interview will consist of three parts: (1) an oral narrative of your experience (approximately 1 hour); (2) several follow-up questions by the interviewer (approximately 30 min); (3) a brief survey administered by the interviewer about your understanding and experiences as an entrepreneur (approximately 30 min.). The second interview will last approximately 1 hour. The total time involved in participation through the interviews will be approximately three hours.

You may be asked to be video-taped, and to provide any additional printed or previously published information that supplements your interview regarding your entrepreneurial success. Some photographs will be requested, if appropriate and supportive to the study. You are asked to provide specific authorization to observe, audio tape, and/or video tape yourself and related places of entrepreneurial interest to the study, and to use printed, digital, audio and/or video materials in the study. These authorization forms are included with this letter for your signature at the beginning of the interview. In subsequent post-doctoral work, I may wish to use the data gathered in this study in a future publication(s) or in a documentary that would be unrelated to this pilot/dissertation study. If the data from this study would be used in any manner subsequent to this pilot/dissertation study at the Fielding Graduate University, you would be asked for your permission in advance in a separate "Informed Consent." You can, at any time, ask for the materials to be removed and destroyed.

Due to the use of photographs, video, and other source materials, it is entirely possible that you will be identified as a participant in this study. Thus, anonymity is not an assurance to you if you agree to participate in this study, even if you do choose to use a pseudonym for me to use. You will be given the opportunity to review the transcript of your interview, and you will have the opportunity to remove any material that you wish to remove from the transcript. You can request to have your photograph deleted, or have a “fuzzy cloud” placed on your face in a video. Before direct quotes are used, your permission will be sought and secured. If you choose to use a pseudonym, please provide a different name for inclusion in the final research report in the space provided at the end of this letter.

This letter of “Informed Consent” and other authorization forms that you sign will be kept in a safe place. The tape recordings will be listened to by the researcher and may be listened to, in part or in whole by my (1) Dissertation Committee, and (2) a transcriptionist who has signed an approved confidentiality agreement and who may be involved in the preparation of the data for analysis.

In addition, the tapes and all related research materials such as printed materials, video tapes, or digital material will be kept in a secure place. The results of this research will be published in the researcher's pilot study/dissertation and in any journal articles based on the dissertation.

As a result of your participation in this study, you may develop greater personal awareness of your own success through microenterprise. The risks to you are perceived to be minimal, if any. There is a minimal chance that you may experience some emotional

discomfort during or after the interview, although this is not anticipated or expected. Should you experience any such discomfort, please simply inform the researcher at any time, and the interview will be stopped. You can withdraw from the study at any time with no negative consequences, either during the interview or after the interview. If you withdraw, all of your data will be removed and deleted from the study.

There is no remuneration of financial reward for participating in this study. In addition to discussing the preliminary results with the researcher by phone (or in person), you also may request a copy of the summary of the final results.

Two copies of this informed consent letter have been provided. At the beginning of the first interview, you will be asked to sign both, indicating you have read, understood, and agreed to participate in this research.

The Institutional Review Board of Fielding Graduate University retains access to all signed informed consent forms.

If you have any questions about any aspect of this study or your involvement, please tell the researcher before signing this form. For further information, please contact me by using the contact information provided below.

Once again, thank you for your participation in this study!

Sincerely,

Melanie A. Guste

I request the following pseudonym for use in this study _____.
 (Leave this space blank if you authorize the use of your name.)

Signatures:

 NAME OF PARTICIPANT (please print)

 SIGNATURE OF PARTICIPANT

 DATE

 FACULTY ADVISOR'S NAME, ADDRESS & TELEPHONE NUMBER

Charles Seashore, Ph.D.
 Fielding Graduate University
 2112 Santa Barbara Street
 Santa Barbara, CA 93105
 805-687-1099

 Yes, please send a summary of the study results to:

 NAME (please print)

 Street Address

 City, State, Zip

**Supplemental Authorization to Observe, Audio Tape, and/or Video Tape
 Entrepreneur and Related Places of Entrepreneurial Interest to Study**

I hereby give my permission for Melanie A. Guste to observe me and the operations of
 my enterprise(s), and to take notes while in the field for the purposes of the research

study, "*A Study of Success through Microentrepreneurship among Women, Minorities, Immigrants and Disabled persons from Poverty Backgrounds in Louisiana*"

I am authorized to give this permission on behalf of myself, and/or my enterprise.

YES NO

I give my permission for me and my employees and related operations of the enterprises to be observed while the study is being conducted in the field.

YES NO

I give my permission to be videotaped.

YES NO

I give my permission to be audio-taped.

YES NO

Signature: _____ (Date) _____

APPENDIX D

Supplemental Authorization to Observe, Audio Tape, and/or Video Tape by Those Other than the Entrepreneur Participating in the Study

I hereby give my permission for Melanie A. Guste to observe me and to take notes while in the field for the purposes of the research study, *“A Study of Success through*

Microentrepreneurship among Women, Minorities, Immigrants and Disabled persons from Poverty Backgrounds in Louisiana”

YES NO

I give my permission to be photographed

YES NO

I give my permission to be videotaped.

YES NO

I give my permission to be audio-taped.

YES NO

Name of Individual (please print): _____

Signature: _____ (Date) _____

Address: _____

City, State and Zip Code: _____

APPENDIX E

**Supplemental Authorization to Use Printed, Digital, Audio and/or Video Materials
(Note: This was used after actual selection of materials proposed for use.)**

I hereby give my permission for the use of the following material included in the research study, “ *A Study of Success through Microentrepreneurship among Minorities, Immigrants and Disabled persons from Poverty Backgrounds in Louisiana*” conducted by Melanie A. Guste.

I am authorized to give this permission on behalf of my organization.

YES NO

Due to the use of photographs, video, and other source materials, I understand and accept it is entirely possible that I will be identified as a participant in this study.

YES NO

Specific material that may be included in this study: *Photographs*

Additional permissions or restrictions:

- ***I understand that my name will appear in the caption under the photograph.***
- ***I also understand that my name, not a pseudonym, is being used throughout the study in the study as indicated in the Letter of Consent.***

Name of Participant (please print) _____

Signature: _____ (Date) _____

Address: _____

City, State and Zip Code: _____

APPENDIX F

Interview Protocol

SUPPLIES NEEDED

- Tape recorder(s) w/ batteries and 2 90 minute tapes.
- Note paper and pen(s)
- Digital camera

PERMISSIONS

- Informed consent form (two signed copies), including supplemental authorizations.

LOGISTICS

Situate the interviewee so that they are comfortable.

INTRODUCTION

(Note: The actual wording of the introduction and the follow-up questions of this semi-structured interview slightly changed depending on the participant and on the thoroughness of the responses they provided during the interview.)

In this study, I am exploring the phenomena of success among microentrepreneurs in Louisiana from poverty backgrounds within four groups: minorities, women, immigrants, and the physically disabled. I hope that the result of this study will be a fuller understanding of those factors in the individual, and larger social environment that influence the success of microenterprise within the critical sub-populations within Louisiana. An increased understanding of these factors will, hopefully, contribute to improving policy and systems of service within the state.

INTERVIEW**Researcher:**

The focus of this study is to understand how you, _____ (name) understand and experience your success through micro-entrepreneurship.

This is the primary focus of the study, but there are related and important sub-questions that I would also appreciate that you address in the first of the interview as you tell your story. These are:

- (1) How do explain the context, attributes, and antecedents of your success?
- (2) How do you explain the processes and strategies that influenced or contributed to your success?

(3) What factors contributed to your climb from poverty to economic success despite multiple challenges?

(4) What can be learned or applied to others from your experience as a successful microentrepreneur within the state?

So, starting from the beginning, _____, tell me the story of your success by using microenterprise. Make this a thoroughly inclusive story by sharing all pertinent facts and details of your experience.

Thank you for being part of this interview. Please inform me if you wish to pause, or to stop, the interview at any time. Do you have any questions before we begin?

Part One: PARTICIPANT NARRATIVE

Part Two: FOLLOW-UP QUESTIONS (Used depending on narrative)

A. INDIVIDUAL TRAITS

1. Identify any personal characteristics that describe you as an entrepreneur.
2. Describe any individual assets that you brought with you/bring with you to entrepreneurship?
3. Describe your support group, if any?
4. How did you perceive your being an (CHOOSE: Black, disabled person, and immigrant) as influencing the start-up of your microenterprise?
5. When you encountered any barriers, can you describe your thoughts and reactions to these obstacles?
6. What things motivated you to persist in the choice of microenterprise in spite of sometimes overwhelming barriers to success?
7. Did you persevere when you met with resistance, refusal, or failure? Why?
8. What factors contributed to your belief that you could succeed in the creation of a microenterprise?
9. Was there someone before you started a microenterprise that was similar to yourself that you saw as a model or a hero?
10. Did you have any previous experiences of success that required you to overcome setbacks prior to your starting the microenterprise?
11. How would you describe what “pushed” or “pulled” you into microenterprise?
12. What was your “point of departure” into microenterprise?

B. CONTEXT/ENVIRONMENT

The Environment

1. What policies or practices in the larger social environment influenced or affected the start of and success of your microenterprise?

2. Was there anything that actually prevented you from participation/competition in business?

The Market

3. What was the influence of the market in your thinking about starting a microenterprise?
4. Did you assess the market prior to your opening your microenterprise? If so, how did you assess the market?

Organization/work experience

5. What role did your organizational or work experience have in your decision to start a microenterprise?
6. Did you have any actual training or assistance in small business start-up before you began your microenterprise? If so, what was that training or assistance? Who was the provider of that (those) training/service(s)? When in the evolution of your success was that training/service sought, or provided?

Social ties/Network

7. What was the role of your family on your decision to become a microentrepreneur?
8. How would you describe your social ties in the community prior to your decision to start a microenterprise? What was the affect of these social ties on the new business you started?
9. Describe your social network and how you see its relationship to your business start-up. (i.e. Approximate number of people involved, depth of relationship type—social, task, career)

Impact of Hurricane Katrina/Rita and flooding

10. How would you describe the influence or impact that the recent hurricanes and flooding in Louisiana had on your business?

C. STRATEGIES/PROCESSES

1. Did you form any partnerships with anyone in the start-up of your business (es)? When did this occur in your story? What was your relationship to them?
 2. Describe how you see your “access to opportunity” along the way to your success. Were there any structural barriers in the environment that influenced the development of your business?
 3. What strategies did you employ for dealing with barriers where they existed?
-

Part 3: SURVEY**Entrepreneurial Self-Efficacy Survey (De Noble et al., 1999)**

Name: _____ Date: _____

Listed below are statements that pertain to the types of skills that entrepreneurs report as important to the startup and management of a new venture. Please indicate your extent of agreement to each of the statements below by placing the appropriate number (1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree) in the response column.

We appreciate your cooperation.

1	2	3	4	5
Strongly disagree	Disagree	Neutral	Agree	Strongly Agree

I can...

Item	Your response
1. work productively under continuous stress, pressure and conflict.	
2. develop and maintain favorable relationships with potential investors.	
3. see new market opportunities for new products and services.	
4. recruit and train key employees.	
5. articulate vision and values of the organization.	
6. discover new ways to improve existing products.	
7. develop relationships with key people who are connected to capital sources.	
8. identify new areas for potential growth.	
9. develop contingency plans to backfill key technical staff.	
10. inspire others to embrace the vision and values of the company.	
11. tolerate unexpected changes in business conditions.	
12. design products that solve current problems.	

13. identify potential sources of funding for investment.	
14. create a working environment that lets people be more their own boss.	
15. persist in the face of adversity.	
16. create products that fulfill customers' unmet needs.	
17. formulate a set of actions in pursuit of opportunities.	
18. develop a working environment that encourages people to try out something new.	
19. bring product concepts to market in a timely manner.	
20. determine what the business will look like	
21. encourage people to take initiatives and responsibilities for their ideas and decisions, regardless of outcome.	
22. identify and build management teams.	
23. form partner or alliance relationship with others.	

Part Four: DEMOGRAPHICS/BACKGROUND INFORMATION

Sex

- Male
 Female

Age

- 18-24 years
 25-34 years
 35-44 years
 45-54 years
 55 years and up
 DK/NA

Ethnic Identity

- White
 Black
 Hispanic
 Asian
 American Indian
 Other

Location of respondent

- Urban
- Rural

Name of City/town: _____

Marital Status

- Yes, married now
- No, not married now

Household size

- One
- Two
- Three
- Four
- Five
- Six
- Seven
- Eight

HH members age 0-5 years old

- One
- Two
- Three
- Four
- Five
- Six
- Seven

HH members age 6-12 years old

- One
- Two
- Three
- Four
- Five
- Six
- Seven

HH members age 13-17 years old

- One
- Two
- Three
- Four
- Five
- Six
- Seven

Education

- No HS degree
- HS degree
- Post HS
- College degree
- Grad school

Training-Business/technical Yes (Identify) _____ No

Training-SBDC Yes (Identify) _____ No

Training-Prof. License Yes (Identify) _____ No

Business Experience Yes (Identify) _____ No

Management Experience Yes (Identify) _____ No

How much would you say you first business was capitalized for?

- Under \$500.
- Under \$2,500.
- Under \$5,000
- Under \$10,000.
- Under \$15,000
- Under \$20,000.
- Under \$25,000.
- Under \$30,000.
- Under \$35,000

What were the initial sources of funds or credit for your business?

- Financing
- Business Loans from banks
- Personal Loans from Banks
- Loans from family or friends
- Investors
- Government funds
- Other _____

Year of first business start-up: _____

Primary business sector: _____

Current # of businesses

- | | | |
|--------------------------|-------|------------------|
| <input type="checkbox"/> | One | Name/Type: _____ |
| <input type="checkbox"/> | Two | Name/Type: _____ |
| <input type="checkbox"/> | Three | Name/Type: _____ |
| <input type="checkbox"/> | Four | Name/Type: _____ |
| <input type="checkbox"/> | Five | Name/Type: _____ |
| <input type="checkbox"/> | Six | Name/Type: _____ |
| <input type="checkbox"/> | Seven | Name/Type: _____ |
| <input type="checkbox"/> | Eight | Name/Type: _____ |

Family business background

- Yes
 No

CLOSING

Thank you for participating in this study! I will be back in touch with you in the near future to schedule the 2nd interview and will send you a report regarding the interview.

CURRICULUM VITAE
Melanie A. Guste

EDUCATION

Ph.D. in Human and Organizational Systems 7/ 2006
Fielding Graduate University, Santa Barbara, California US

M.A. in Human and Organizational Systems- 11/2004
Fielding Graduate University, Santa Barbara, California

M.A. in Masters of Applied Spirituality- 8/1984
University of San Francisco (USF), San Francisco, California

M.A. in Administration and Supervision-8/1975
Loyola University, New Orleans, Louisiana

B.A. in Secondary Education-1/1975
Minor: English and Social Studies
Loyola University, New Orleans, Louisiana

High School Degree-- 6/1970
Academy of the Sacred Heart, New Orleans, Louisiana

CERTIFICATES

State of Louisiana Certification-- School Principal, Teacher of Social Studies and English: 1982; Type A: Valid for Life of Continuous Service

Certificate of Training for "Trainer of Trainers" Mediation in School Settings, New Mexico Center for Dispute Resolution, 1993.

Certificate: Mediation for Educational Disputes, Center for Justice of Atlanta, 1997 Master Facilitator Training: NAPE, 1999

Certificate: Due Process Hearing Officer, LA Department of Education, '03/06

Certificate: Appreciative Inquiry for Organization Change, Taos Institute, 2002.

Certificate: Online Facilitation, March, 2005- Fielding Graduate University.

Certificate: Disaster & Crisis Intervention Facilitator Training Workshop: Facilitating Psycho-Social Reconstruction (2006)

WORK EXPERIENCE

Educational/Organizational Consultant-1/1997-7/2006
Self-Employed-Baton Rouge, Louisiana

Shelter Manager (6/2002 - 10/2002) [Volunteer]
American Red Cross- Baton Rouge, Louisiana

Director CareerNET Workforce Development Network (7/1995 - 12/1997)
Louisiana Department of Labor-Baton Rouge, Louisiana

State Director, Learn and Serve America (8/1993 - 7/1995)
Office of Lieutenant Governor-Baton Rouge, Louisiana

Education Program Manager (8/1992 - 8/1993)
Louisiana State Department of Education-Baton Rouge, Louisiana

Consultant/Media Design Specialist (2/1987 - 7/1992)
Center for Educational Design and Communication-Washington, D.C.

Admin-Special Programs/Guest Instructor (7/1985 - 5/1986);
University of the Philippines/SFI- Quezon City, PI

Teacher/Program Designer/Administrator (8/1982 - 6/1985)
Schools of the Sacred Heart-San Francisco, California

National Evaluator (9/1983 - 5/1985) [Rotational team]
Network of Sacred Heart Schools- St. Louis, MO

Teacher/Program Designer/Administrator (7/1980 - 5/1982);
Academy of the Sacred Heart-Grand Coteau, LA

Teacher (1/1975 - 8/1978)
Angela Merici Elementary School- Metairie, LA

Supervisor (Summers, 1975-1978) [Volunteer]
Maryhill Summer Youth Camp-Pineville, LA

Research Associate (1/1976-12/1976)
Louisiana State Board of Education Grant, Vocational Education, State of Louisiana/Loyola University, New Orleans, Louisiana

Volunteer Coordinator and Public Relations (6/1969 -9/1975) [Volunteer]
Guste Political Campaigns-New Orleans, Louisiana

Administration Intern (6/1973-8/1975) [Part-time]
Antoine's Restaurant-New Orleans, Louisiana

Junior College Instructor (7/1974-6/1975) [Part-time]
Delgado Vocational Technical Institute/Junior College New Orleans, Louisiana

AWARDS/HONORS (Selected)

Kappa Delta Pi Award for Scholarship in Education Awarded to student with highest academic average in the Master's program (M.Ed) of School Administration and Supervision; Loyola University, N.O., LA

Dr. Ron Schroeder Memorial Award of Excellence: Awarded for support of microenterprise development in the State of Louisiana by the Department of Economic Development, 2003.

Publication Design (Selected)

Connections Magazine-NETWORK, Catholic Social Justice Lobby

Opting for the Poor-Center for Concern

Wisdom Seeks Her Way-Center for Concern

Peace Curriculum-National Association of Social Workers

Connection: The Way of Migrant Peoples-RSCJ

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Colombia Human Rights Newsletter

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