Refereed Article

On Their Own: The Meaning of Change Experienced by Female Entrepreneurs as They Initiate New Business Ventures

H. Elizabeth Coyle and Andrea Ellinger

Abstract

Female entrepreneurship has emerged as a significant economic force in the business community. Although research on female entrepreneurs is increasing, female entrepreneurs remain largely invisible in the literature on scholarly entrepreneurship. Research on female entrepreneurs has focused on examining the traits, barriers, and strategies to overcome the transition of starting a new venture, yet the meaning of change associated with women's experiences of starting a new venture has not been investigated. This exploratory study was designed to examine the meanings female entrepreneurs attribute to the changes they experience when initiating their business ventures. Findings suggest that female entrepreneurs describe change in relation to the meaningful relationships in their lives and within the context of their connections to others. Implications for adult education practice and a future research agenda are provided.

During the past twenty years female-owned businesses have been initiated at twice the rate of male-owned businesses (Buttner & Moore, 1997). Despite statistical indicators that half of all businesses are cur-

H. Elizabeth Coyle is a doctoral candidate in adult education at The Pennsylvania State University, is an adjunct faculty member at The Pennsylvania State University, and is sole proprietor of Professional Development Services, a consulting firm. Andrea D. Ellinger is a Research Associate, the Center for Business and Economic Research, the Culverhouse College of Commerce and Business Administration, the University of Alabama, Tuscaloosa, Alabama. The authors wish to thank the editors and two anonymous reviewers for their insightful and helpful comments on an earlier version of this manuscript.

rently owned by women, female entrepreneurs remain largely invisible in the scholarly literature (Godfrey, 1992). More recently there has been an increased focus on research that examines the traits of successful female entrepreneurs, the barriers associated with business start up, and the strategies that female entrepreneurs use to overcome the transition of starting a new venture. Nevertheless, how female entrepreneurs describe their experiences of change as a result of starting a new business and how they make meaning of their experiences when they initiate new business ventures have not been questions that have been explored adequately in the research literature.

Considering that women now own 7.7 million firms, employ 15.5 million workers, and generate 1.4 trillion dollars in sales (National Foundation for Women Business Owners, as cited in Buttner & Moore, 1997), it is imperative that research continues to explore the phenomenon of female entrepreneurship as it continues to emerge as a significant economic force in the business community. In particular, a greater understanding of the meaning that female entrepreneurs attribute to their experiences as a result of starting their own businesses could better inform the educational programs designed by government and private training organizations that support women's successful transition into entrepreneurship. Such a deeper understanding of the female entrepreneurial experience may enable organizations better to support female entrepreneurs so that they are more adequately equipped to understand and manage the many changes they may face as they embark upon their new business ventures. Therefore, this study was undertaken to investigate the meaning of change experienced by female entrepreneurs as a result of starting their own business ventures.

Review of the Literature

This section reviews the three main bodies of literature that are relevant to examining the meaning of change experienced by women as they initiate new business ventures: female entrepreneurs, transformational learning theory, and women's development and women's ways of knowing.

Female Entrepreneurs
The limited research that has been conducted on female entrepreneurs has focused primarily on the investigation of determinants of success (Hisrich & Brush, 1987), traits of successful entrepreneurs (Buttner

& Moore, 1997; Olson & Currie, 1992), perceptions of risk taking (Godfrey, 1992), and motivations for the start-up of their businesses (Carter & Cannon, 1992; Olson & Currie, 1992). However, a review of the research to date has not yielded any conclusive determinants of success, motivations, or perceptions of risk taking. Other studies have focused on how female entrepreneurs make decisions during daily operations (Kamau, McLean, & Ardishvillie, 1999) and the types of networks they employ (Buttner & Moore, 1997; Kamau et al., 1999). Findings from these studies indicate that female entrepreneurs rely heavily on informal networks to support their business success (Buttner & Moore, 1997; Kamau et al., 1999) and that they rely on collaboration with others and on intuition during the decision-making process (Kamau et al., 1999).

Further evidence of the importance of relationships in the daily operations of female enterprises comes from Brush's (1992) review of fifty-seven empirical studies of female entrepreneurs. One theme emerging from her review is that female entrepreneurs perceive their business ventures within a cooperative network of relationships. These studies point to the centrality of relationships in the daily operations of many female-run enterprises. Research, however, has not explored the meaning that female entrepreneurs attribute to initiating their new business ventures or if and how the importance of connections with others might come to bear on the meaning of such change for these women.

Transformational Learning Theory
The adult education literature has investigated, through the lens of transformational learning, how adults broadly experience change (Boyd & Myers, 1988; Clark & Wilson, 1991; Mezirow, 1978; Taylor, 1997). Mezirow's (1990) perspective transformation theory, which describes how the meaning structures or perspectives that adults have acquired over a lifetime become transformed, offers the most comprehensive understanding of transformational learning. It has at its foundation the belief that "no need is more fundamentally human than our need to understand the meaning of our experience" (p. 11). However, Mezirow has been criticized for his overemphasis on rationality at the expense of other ways of knowing (Boyd & Myers, 1988) and for giving insufficient attention to the influence of sociocultural contexts during the change process (Clark & Wilson, 1991; Taylor, 1997).

More recently transformational learning has been examined in relation to women's experiences in particular (Brooks & Edwards, 1997; Group for Collaborative Inquiry, 1994; Pope, 1996). These studies indi-

cate that women may not experience transformational learning in the same manner as suggested in Mezirow's perspective transformation theory (Mezirow & Associates, 1990). The findings from Brooks and Edward's (1997) study of women's sexual identity development suggest that narrative or personal story telling in interaction with others was central to the women's transformational learning and that it was characterized by an integration of mind, body, and emotion rather than solely through a cognitive dimension. Pope's (1996) study of women who were first in their families to graduate from college found that these women described their transformation in the context of the supportive relationships of family and friends. The Group for Collaborative Inquiry (1994) also found women's transformational learning to be characterized by holistic learning and interconnectedness among people and ideas. While these studies shed light on the role that supportive relationships play in transformational learning for women, the focus of these studies remains on the process of change and how adults alter their perspectives of self, their world, their past, and their future rather than on the meanings they place on the change experience itself.

Women's Development and Women's Ways of Knowing

During the last three decades there has been an increased focus on understanding the meanings that women attach to their experiences. This issue has been explored in relation to women's development and in the literature on women's ways of knowing. Following a review of the literature on the psychosocial development of women, Caffarella and Olson (1993) conclude that intimacy and identity are key issues throughout women's lives and that the importance of relationships and a sense of connectedness to others are central to the overall development of women. Gilligan's (1982) exploration of women's moral development and Josselson's (1996) investigation of women's identity formation emphasize the centrality of relational connections in women's lives. Gilligan (1982) suggests that women's morality is related integrally to maintaining a balance between nurturing self and caring for others. Josselson's (1996) longitudinal study of women's identity development from college to midlife suggests that the women created their identity at the intersection of competence and connection with others. Josselson (1996) notes, "Nearly all [of the women in the study] located meaning and identity in their work relative to the impact they felt they had in the lives of others. It wasn't enough to be good at their job. They wanted their work to have effect, to mean something" (p. 183).

The meanings that women attach to their experiences have also been explored in the literature on women's ways of knowing. Following their interviews with 135 women, Belenky, Clinchy, Goldberger, and Tarule (1986) describe five perspectives or frameworks from which women make meaning of their lives: silenced, received, subjective, procedural (including separate and connected knowing), and constructed. Belenky et al. (1986) suggest that it is through these frameworks or ways of knowing that women come to view themselves and make sense of their worlds. While the findings in the literature on women's development and women's ways of knowing deepen our understanding of how women, in general, make meaning of their experiences, no studies were identified that specifically focus on the meaning of change for female entrepreneurs.

In summary, we have an emerging body of literature indicating that many female entrepreneurs view and operate their business ventures within a network of relationships, an understanding of the process of change and how perspectives or mental structures are altered for adults during transformational learning, and a broad understanding of how women make meaning of their experiences. However, the implications of these findings have not been explicated in relation to the meanings female entrepreneurs attribute to the changes they experience when initiating their business ventures. Accordingly, the current study seeks to extend our understanding of this phenomenon.

Design of Study and Method

A phenomenological theoretical perspective and a naturalistic design were employed for this exploratory study that sought to examine how female entrepreneurs make meaning of the changes they experience as a result of starting their own businesses. Conducting open-ended interviews was the primary method of data collection. The questions guiding the study focused on women's experience of change and the meanings they attribute to such experiences. The sampling strategy selected for the study was purposeful sampling to obtain information-rich cases (Patton, 1990). A purposeful sample of four female entrepreneurs was selected based upon the following criteria: The female entrepreneurs were sole proprietors of their own businesses, had been in business for at least five years, and described broadly their experience of starting and running their businesses as having changed them. The female entrepreneurs participating in the study were Elise, Sharon, Barbara, and Marcie and are identified by these names throughout the paper.

Face-to-face interviews were conducted with each of the four women participating in this study. The interviews, ranging from 60 to 90 minutes in length, were conducted at the business sites of three of the four women to permit a greater understanding of the context in which they operated their businesses. The fourth interview was conducted at the business site where the participant worked part-time to supplement her business venture income. Each interview was taperecorded with the permission of the participants, in accordance with human subjects compliance, and the tapes were then transcribed verbatim. Participants were asked to review their transcripts for accuracy and clarification purposes, and follow-up interviews were conducted as necessary to ensure authenticity during the data collection phase of the study.

The transcripts were analyzed using thematic coding (Bodgan & Biklen, 1992). The primary researcher began the process of data analysis by reading and rereading each transcript and making comments and observations on the transcripts. This process resulted in the data being sorted into two categories that included the types of changes the female entrepreneurs described and the meanings they placed on these experiences of change. Subthemes emerged from these two broad categories. Additionally, other themes emerged regarding the personal traits that contributed to the women's success, perceptions of risk taking, motivations for starting their own businesses, and how they made decisions. Data collection and analysis procedures were conducted rigorously to ensure trustworthiness (Lincoln & Guba, 1985; Marshall & Rossman, 1995). In addition to seeking confirmation from many of the study participants regarding the emerging findings, the primary researcher also attended a panel discussion conducted by three female entrepreneurs not involved in the current study. These three panelists shared the experiences of starting their own businesses, and the primary researcher used this opportunity as another way of examining the similarities and differences of the panelists' experiences as compared with the experiences of the women who participated in this study. Due to the purposeful nature of the small sample and the limited focus on female-owned businesses, the findings associated with this study are not intended to be generalizable.

Findings

This study explores the meaning of change experienced by female entrepreneurs as a result of starting their own business ventures. Seven themes, summarized in Table 1, emerged from the data set.

Table 1
Seven Emergent Themes

Themes	Definition
1. *Defining the Transition Experience Within a Connected Self*	Increased self-confidence and self-assurance in relation to connections to others. Increased ability to balance and in tegrate their lives. A dynamic, fluid, and ongoing experience.
2. *Precursors and Readiness*	Readiness for making the transition was a more subtle process rather than a specific stage.
3. *Informal Networks as a Means of Support*	All of the women utilized informal networks for support and to discuss the changes.
4. *Traits*	Many individual traits but no uniform, defined set of traits emerged.
5. *Risk-Taking Behavior*	Varying perceptions of risk emerged.
6. *Motivations*	Balance work and family. Self-fulfillment by helping others. Work provided an outlet for their passion to help others.
7. *Decision Making*	Stressed the use of intuition when making business decisions.

Primary Themes

   Meaning making of change within a connected self. The first theme
that emerged from the data was how the women made meaning of the
changes they experienced as a result of starting their own businesses within
the context of their meaningful relationships. Changes in confidence and
self-assurance were noted in relation to interactions and connections to
family, friends, and customers. Barbara, owner of a training and consult-
ing firm, related, "As I found that I could go into almost any place and I
could still make a connection whether it is an audience of 250 or whether
it was an audience of 10, . . . that started to increase my confidence."
Sharon, owner of a rubber stamp manufacturing company, noted, "I'm
growing as a person. I'm more self-assured, more confident. I feel that I
can do more than I ever did, . . . and that's certainly projected in my
friendships and how I relate to other people." Similarly, Marcie, owner
of a retail business, acknowledged, "Because you grow more than just
knowing techniques. You grow with the person that you're with, your
clients. . . . It ends up being a mutual give and take."

   These women also described the change experience of finding greater
integration among all of the meaningful relationships in their lives and of
finding a greater balance in their lives as a result of starting their own
businesses. Barbara was able to find integration and balance between
home and work. She said, "I think that's the other aspect of having your
own business – that your business life and your personal life really be-
come intermingled." Sharon recalled how entrepreneurship helped her
juggle home and work when her children were younger: "I have it [my
manufacturing business] here in the house so I can work my own hours.
. . . It was really nice when they [my children] were younger because I
was here in the house when they came home from school. I was always
here." Elise related how clearly she states the need to balance her con-
sulting business with family life when dealing with clients. She explained,

> My family is very important to me, and whatever job I take, I say,
> "This is very important to me, and I will do whatever work is neces-
> sary." But I need to tell you that I have a life outside of this company
> and that life is most important to me.

   The central focus of making meaning of change through connec-
tions with others also emerged when the women were asked to describe a
high point in their businesses. Marcie described her high point within the

context of helping others, of "seeing more people come in here and enjoying the therapy. And some come in grumpy with their arms crossed, . . . so sometimes you can change people's lives. I don't do it just to give them information." Elise, owner of a consulting firm, noted that helping other people make connections created the positive moments in her workday. "It's when people are making connections into getting an 'ah ha' about themselves, and that's a high point for me." Barbara related that her greatest satisfaction comes from "helping other folks and connecting. . . . It's like a calling, . . . that you really can enjoy and that you're adding value." Finally, all of the women described their experiences of making this transition into entrepreneurship in fluid, dynamic terms rather than as a singular moment in time or a linear process, as "a never-ending story of learning, changing, and fun" and "a work in progress."

Precursors and readiness within the total context of life. All but one of the four women felt that the totality of their life experiences set the stage for their readiness to start their businesses. It was through the tapestry of the people and events of their lives that readiness to start the business venture was created. Except for Sharon, the women believed that the change process could not have occurred without this time of preparation. Barbara described an internal process of preparation: "You muddle around with it in your head and you get ready for that. . . . That was always being thought about for a long period of time before." Marcie related how doors of opportunity continued to open for her by stating, "I kept falling into things. Everything fell in place. It just snowballed." Elise emphasized the ongoing process of readiness that occurred through introspection and through the influence of the people in her life:

> There were years of preparation. Every experience, every book I've read. Every thought I've had. Every person I've met; every place I've gone. My children. Every person who has been in my life. It's all preparation for who I am today. This just didn't happen.

Informal networks as a means of social support. All of the women were asked to describe how they created and used a support system to discuss their experiences of change as a result of starting their own business. They all cited informal networks of family, friends, neighbors, and colleagues as their main choices with whom to discuss the changes they were experiencing rather than utilizing formal networks. Additionally,

all of the women stressed, as well, the emotional support these networks provided. Barbara describes her support network of friends in her neighborhood stating, "They are like this cheering section. . . . And I think sometimes when I get ready to quit or I get real tired, I think that support keeps you kind of going." Elise relied on family and colleagues for support. She stated,

> So my support system is usually people . . . like my husband. We've been through it all. I get a lot of support from my sisters . . . and [colleagues]. . . . What they tell me is they look at me as their support person, and I look at them as my support group.

Secondary Themes

In addition to the three themes cited above, four secondary themes also emerged that relate to the research literature regarding female entrepreneurs: traits, risk-taking behavior, motivations, and decision making.

Traits. The women identified many traits that they believed contributed to their desire to start their own businesses: "drive," "spit fire," "strong faith," "the right inner space," "faith that you're going to make it," "curiosity and love of information," "purposefulness," "a gift of discernment," "passion for my work," and "the need to feel connected to people." Despite the individual articulation of these multiple traits, a common set of traits for all of these women did not emerge.

Risk-taking behavior. The women shared their perceptions regarding the degree of risk associated with starting their own businesses. In short, did these women characterize their business ventures as a high-risk endeavor or as a calculated risk? Of the four women, Elise never even mentioned the risk involved. Marcie viewed starting her own business as a high-risk experience, and Barbara and Sharon perceived it to be a moderate risk. Barbara indicated, "I think part of what I remember is never really being too concerned about risks." Sharon recalled thinking, "What's the worst that could happen? . . . My children won't go without shoes."

Motivation. The four women described the following as their motivations to start their own businesses and continue their work: Their ventures allowed them to balance work and family responsibilities and to help others, and they provided an outlet for their passion for their work.

All four of the women discussed at length the benefit of being able to manage family and, at the same time, work more effectively as a result of starting their own businesses. This benefit continued to be an ongoing motivator, as well.

Additionally, work offered a way to remain connected throughout their whole life rather than have it be a separate part of their lives. The desire for connectedness in their lives was also a strong motivator in relation to being able to help others in very specific ways. Elise indicated, "I help others feel good about themselves. . . . I help others look at themselves in a different way." Helping others learn was a strong motivator for Barbara as well: "I care about clients and connect with the audience. I help folks continue to learn."

These women were also driven by the fact that their work helped define who they are and provided an outlet for their passions. Elise spoke clearly of the meaning that work held for her: "I feel strongly about women doing the kind of work that they love to do. . . . When I am purposeful and connected to myself, I can connect to my clients." Barbara's passion for her work spilled out in front of her audiences: "I get a rush in front of the audience . . . because if I don't have that rush, or whatever you want to call it from working with folks, you don't feel like you've accomplished what you need to accomplish."

Decision making. All of the participants stressed their use of intuition and feelings when making decisions about their businesses and deciding how best to serve their customers and clients. Elise noted the importance of utilizing her feelings along with her rational side in making decisions: "And so that feeling side, you can have all the logic you want in the world, but it's not always accurate because you have to make the connection somehow to peoples' real thoughts and real feelings." Sharon highlighted the use of intuition in her daily decision making: "[When I first got started] I knew nothing. . . . A lot of it I just do by gut feeling, . . . and I sort of have, like, intuition of what a woman would want."

Discussion of Results

The first major conclusion of this study is that the women made meaning of their change experience within the context of their connections to others. Their narratives depicted a changed self situated in a complexity of relationships and a greater ability to integrate the relationships in their

lives. This finding supports the emerging evidence in the literature on female entrepreneurs that female entrepreneurs view and operate their business ventures within a cooperative network of relationships (Brush, 1992). This finding also supports the literature on women's development that depicts relationships as a central theme of women's lives and the defining of self within the context of relationships (Caffarella & Olson, 1993). The finding that the women utilized primarily informal rather than formal networks to discuss the changes they experienced provides further evidence of the integral role that relationships play and confirms the emerging evidence in the literature on female entrepreneurs that indicates that women tend to rely more heavily on informal networking (Buttner & Moore, 1997).

The women conceived of their experience of initiating their business ventures as dynamic, fluid, and ongoing. They also spoke of nonrational ways of knowing as they made meaning of their experiences and saw the totality of their life experiences as readying them for the changes they experienced. This study was not intended to characterize the transition to entrepreneurship as a perspective transformation, nor was it intended to examine the process associated with a perspective transformation. However, how the women related the meaning of their experience of making this transition is important because it reflects a more integrated, interconnected, and holistic experience rather than the rational, linear process of change described by Mezirow in his theory of perspective transformation (Mezirow & Associates, 1990). These findings may lend support for the arguments in the transformational literature (Brooks & Edwards, 1997; Group for Collaborative Inquiry, 1994; Pope, 1996) that a different process may be taking place for women in contrast to what Mezirow advocates in his theory (Mezirow & Associates, 1990).

Relative to the research on female entrepreneurs, the motivation for starting and running their own businesses centered on the themes of balancing work and family, self-fulfillment by helping others, and work as an outlet for their desire to help others. Additionally, no defined set of traits emerged that would account for their success, nor did a preponderance of low, moderate, or high risk-taking behavior emerge. These three findings mirror the research in the literature on female entrepreneurs that has been inconclusive in determining specific motivations for success, trait determinants of success, or risk-taking preferences. The finding that the women utilized intuition and feelings in their decision making confirms similar findings in the literature on female entrepreneurs (Kamau et al., 1997).

Conclusions

In summary, despite the limitations associated with the small sample of this exploratory study, some preliminary implications can tentatively be drawn for future practice and research. From a practice perspective, programs that are developed to inform and support the start up of business ventures by women should consider locating the discussions and support centrally within a contextual framework of relationships that hold meaning for the women. For example, issues regarding balancing family life and work life; creating a support network for emotional and personal support, particularly during the initial transition phase; and recognition of decision-making practices that include nonrational approaches are relevant topics that could be explored during such programs.

From a research perspective future studies of female entrepreneurs should take into account the central role that relationships play in the defining of self, in making business decisions, and in developing networks of support. Additionally, in order to extend our theoretical understanding of transformational learning, it would be insightful to explore the process of change that female entrepreneurs experience when they make this transition to starting their own businesses. Does the initiation of a new business venture for female entrepreneurs represent a perspective transformation? Does this process of change unfold according to Mezirow's depiction of such a process? Such research on the female entrepreneur population may provide future female entrepreneurs, as well as those currently in business for themselves, a greater understanding of the process as women experience it and the meaning of such experiences. Most importantly, such research endeavors would help to provide a more diversified understanding of the entrepreneurship literature rather than viewing it from a predominantly male perspective. In short, future research on female entrepreneurs would help to make the invisible more visible.

References

Belenky, M. F., Clinchy, B. M., Goldberger, N. R., & Tarule, J. M. (1986). *Women's ways of knowing: The development of self, voice, and mind.* New York: Basic Books.

Bogden, R., & Biklen, S. (1992). *Qualitative research for education: An introduction to theory and methods.* Boston: Allyn & Bacon.

Boyd, R. D., & Myers, J. G. (1988). Transformative education. *International Journal of Lifelong Education, 7*, 261-284.

Brooks, A., & Edwards, K. (1997). Narratives of women's sexual identity development: A collaborative inquiry with implications for rewriting transformative learning theory. In R. Nolan & H. Chelesvig (Eds.), *Proceedings of the 38ᵗʰ Annual Adult Education Research Conference* (pp. 37-42). Stillwater, OK: Oklahoma State University.

Brush, C. (1992). Research on women business owners: Past trends, a new perspective for future directions. *Entrepreneurship Theory and Practice, 16*(4), 5-30.

Buttner, H., & Moore, D. (1997). Women's organizational exodus to entrepreneurship: Self-reported motivations and correlates with success. *Journal of Small Business Management, 35*, 34-47.

Caffarella, R., & Olson, S. (1993). Psychosocial development of women: A critical review of the literature. *Adult Education Quarterly, 43*, 125-151.

Carter, S., & Cannon, T. (1992). *Women as entrepreneurs: A study of female business owners, their motivations, experiences and strategies for success.* London: Academic Press.

Clark, C. M., & Wilson, A. L. (1991). Context and rationality in Mezirow's theory of perspective transformational learning. *Adult Education Quarterly, 40*, 75-91.

Gilligan, C. (1982). *In a different voice: Psychological theory and women's development.* Cambridge, MA: Harvard University Press.

Godfrey, J. (1992). *Our wildest dreams: Women entrepreneurs making money, having fun, doing good.* New York: HarperCollins.

Group for Collaborative Inquiry. (1994). A model for transformative learning: Individual development and social action. In R. Brockett & C. Kasworm (Eds.), *Proceedings of the 35ᵗʰ Annual Adult Education Research Conference* (pp. 169-174). Knoxville, TN: University of Tennessee.

Hisrich, R., & Brush, C. (1987). Women entrepreneurs: A longitudinal study. In N. C. Churchill, J. Hornaday, B. A. Kirchhoff, O. J. Krasner, & K. H. Vesper (Eds.), *Frontiers of entrepreneurship research* (pp. 187-199). Wellesley, MA: Babson College, Center for Entrepreneurial Studies.

Josselson, R. (1996). *Revising herself: The story of women's identity from college to midlife.* New York: Oxford Press.

Kamau, D., McLean, G., & Ardishvillie, A. (1999). Women entrepreneurs: Maintaining business success through human resource development. *Human Resource Development Quarterly, 18,* 753-761.

Lincoln, Y., & Guba, E. (1985). *Naturalistic inquiry.* Newbury Park, CA: Sage.

Marshall, C., & Rossman, G. B. (1995). *Designing qualitative research.* Thousand Oaks, CA: Sage.

Mezirow, J. (1978). *Education for perspective transformation: Women's re-entry programs in community colleges.* New York: Teacher's College, Columbia University.

Mezirow, J. (1990). How critical reflection triggers transformative learning. In J. Mezirow & Associates (Eds.), *Fostering critical reflection in adulthood* (pp. 1-20). San Francisco: Jossey-Bass.

Mezirow, J., & Associates. (Eds.). (1990). *Fostering critical reflection in adulthood.* San Francisco: Jossey-Bass.

Olson, S., & Currie, H. (1992). Female entrepreneurs: Personal value systems and business strategies in a male-dominated industry. *Journal of Small Business Management. 30,* 49-56.

Patton, M. Q. (1990). *Qualitative evaluation and research methods* (2nd ed.). Newbury Park, CA: Sage.

Pope, S. M. (1996). *Wanting to be something more: Transformation in ethnically diverse working-class women through the process of education.* Santa Barbara, CA: Fielding Institute.

Taylor, E. W. (1997). Building upon the theoretical debate: A critical review of the empirical studies of Mezirow's transformative theory. *Adult Education Quarterly, 48,* 34-59.