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A NARRATIVE INQUIRY EXPLORING THE EXPERIENCES OF LATINA
ENTREPRENEURS IN SOUTH CENTRAL TEXAS

by

ALMA FERNÁNDEZ VILLANUEVA

A DISSERTATION

Presented to the Faculty of the University of the Incarnate Word
in partial fulfillment of the requirements
for the degree of

DOCTOR OF PHILOSOPHY

UNIVERSITY OF THE INCARNATE WORD

December 2020

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“For I know the plans I have for you,” declares the Lord, “plans to prosper you and not to harm you, plans to give you hope and a future.” Jeremiah 29:11 NIV

¡Todo honor y gloria a ti Señor Jesús! First and foremost, thank you God for guiding me along the path so that my doctoral journey may be fulfilled. Thank you, Lord, for letting this be Your will. Thank you, Lord, for giving me the strength to endure and the patience to learn and grow. Thank you for my family, friends, professors, colleagues, and mentors, who have helped me to accomplish this goal. I recognize that reaching this milestone could not have been possible without the support of so many.

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Alma Fernández Villanueva

DEDICATION

A toda mi familia especialmente a-

mi padre,

mi madre,

mi esposo,

mi hermano,

mis cuñadas,

y a mis sobrinos y sobrinas.

To my parents, thank you for all the sacrifices you have made.

To my late father, Arturo, I miss you every day and I know you are proud of me, Dad!

I love you all.

A NARRATIVE INQUIRY EXPLORING THE EXPERIENCES OF LATINA
ENTREPRENEURS IN SOUTH CENTRAL TEXAS

Alma Fernández Villanueva

University of the Incarnate Word, 2020

An entrepreneurial career can be an appealing possibility for those who seek a different path from working for an employer. The prospects might include autonomy and freedom (Bender, 2000) to establish work hours and schedules (Coughlin & Thomas, 2002). However, engaging in entrepreneurship can render opportunities and pose challenges. The research on entrepreneurship identifies numerous barriers that entrepreneurs encounter, such as lack of capital to expand businesses (Zarrugh, 2007) and lack of education or training (Robles & Cordero-Guzmán, 2007). Some common barriers women entrepreneurs experience are gender discrimination (Mijid, 2014), lack of access to bank and loan information (Castillo, 2017), and dual responsibility of caring for family members (Loscocco & Robinson, 1991).

Overall, the research on entrepreneurship has commonly explored individual factors, namely obstacles and motivators affecting entrepreneurs. What is lacking in the research is specific to women-minority entrepreneurs who have experienced success. Particularly, Latina entrepreneurs in the United States are a growing minority population who play a vital role in the labor market. Yet, little is known qualitatively about Latina entrepreneurs' experiences.

The purpose of this qualitative narrative inquiry was to explore the experiences of Latina entrepreneurs in south central Texas and their perceptions of their entrepreneurial careers. The theoretical framework for this study is a combination of push-pull theory related to an

entrepreneur's motives, Boyd and Vozikis' (1994) entrepreneurial self-efficacy theory, and Crenshaw's (1989) intersectionality theory that explores the impact of gender, race, and ethnicity.

To understand Latina entrepreneurs' experiences, 5 women with businesses in south central Texas were interviewed using a purposefully selected sample. Data was collected using pre-interview questions to collect demographics, interview observations, in-depth semi-structured interviews, and documents. Analysis of the data was conducted by reviewing data with the selected theoretical framework used to design this study along with applying in vivo and narrative codes. This allowed for the following process: code, reread, code, and reread, to help identify and isolate thematic categories that emerged from the data. Following this initial analysis, samples of data that represented these developing categories were presented using the methodology of *testimonios* to document and theorize the experiences of Latina entrepreneurs.

Findings from this narrative inquiry study unveiled the perceptions that Latina business owners described of their experiences in venturing toward an entrepreneurial career. Furthermore, the findings provide an in-depth investigation into the Latinas' narratives that revealed the importance of formulating networks, obtaining essential knowledge and skills, exploring intrapersonal characteristics, confronting an array of challenges, and implementing business strategies. Additionally, the voices of the Latinas in this study highlight the interconnected experiences of minority women business owners who overcome gender barriers and have experienced success as women entrepreneurs. *Testimonios* that surfaced from participants' narratives call attention to diverse forms of oppression impacting the experiences of Latina entrepreneurs. Lastly, the voices of the Latinas narratively portrayed that the experience

of being a minority woman business owner is attainable through factors, such as hard work, persistence, and faith.

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Overview of the Study

Context of the Study

The United States Hispanic population is the second-fastest-growing group followed by Asian Americans (Krogstad & Noe-Bustamante, 2019) and is the largest minority group in the United States (Duffin, 2020). In addition, the Latina population is projected to double by 2050 (Martinez-Restrepo & Stengel, 2017). With this surge of Latina women in the United States, it is vital to acknowledge their role in the workforce. According to the Bureau of Labor Statistics (2016), Latinas are projected to have higher participation rates in the labor force than non-Latina women over the next 10 years. Particularly, Latina women are turning to entrepreneurship, such as business ownership, which is essential for economic growth (Bosse & Taylor, 2012). Since Latina entrepreneurs are a minority group that is rapidly increasing in the United States (Martinez-Restrepo & Stengel, 2017), a closer examination at the role Latinas play will shed light on their unique positions as entrepreneurs.

To begin, it is important to note women's roles at the micro and macro-economic level. At the micro level, women are important contributors to their household. For example, 40% of women in the United States are the primary economic source of income for their families (DeWolf, 2017). Along with being essential providers, women play an important role on a larger scale in the United States economy. For example, almost 50% of women are in the workforce and women own about 10 million businesses (DeWolf, 2017). Based on The State of Women-Owned Businesses Report, 17% of Latina business owners yielded \$103 billion in revenue (American Express, 2017). This implies women are contributing to the economy. Hence, merging the rapid growth of Latinas and the significant role women play in the economy leads to further exploration of Latina entrepreneurs.

Taking a closer look at Latina entrepreneurs in the United States is vital when considering these statistics. According to the American Express OPEN Report (2013), Latina-owned businesses have been ascending since 1997 with significant increases in employment and business income. In addition, between 2007 and 2012, Latina-owned businesses grew by 87% and within 7 years grew an additional 44% (Stanford Graduate School of Business, 2017). Looking more closely in the United States, the southern region has experienced significant increases in the Latino population (Flores, Lopez, & Krogstad, 2019). Specifically, Texas is among the top ten states with women-owned businesses (American Express Report, 2017), and is geographically located in the west, south central part of the United States (Sen Nag, 2018). Not only does Texas have one of the largest populations of women-owned businesses but also Latinas from Texas accounted for 36.8% of non-traditional entrepreneurs (Smith-Hunter & Kapp, 2009). Therefore, it is vital to understand the experiences of Latina entrepreneurs in south central Texas where the total population of Latino (male and female) businesses are continuously expanding.

As Latina entrepreneurs create new businesses, they impact job creation and market conditions. Consequently, understanding Latina entrepreneurs' experiences as business owners is crucial; yet, there is limited research regarding Latina entrepreneurs (Smith-Hunter, 2006) and data depicts broader information related to women overall and Latino (male and female) entrepreneurs. In addition, data on Latina entrepreneurs is often intertwined with encompassing research on Latinos (Bishop & Surfield, 2013; Canedo, Stone, Black, & Lukaszewski, 2014; Tienda & Raijman, 2004) and can be what Smith-Hunter (2006) refers to as "inadequate" (p. 103). Hence, this study adds to the limited research surrounding Latina entrepreneurship. Next, the research explores Latina entrepreneurial activity.

Entrepreneurial activity. Latina entrepreneurship is remarkably significant in small business ownership. However, this is not to diminish Latina entrepreneurs' roles in owning larger firms. Due to the lack of literature related to Latina business owners in substantial corporations, the discussion here presents the available research on Latina entrepreneurial activity to include business ownership and self-employment with a brief discussion of women entrepreneurs in specific industries, such as traditional and non-traditional businesses.

Traditional industries. Regarding business ownership, women entrepreneurs are commonly drawn to certain sectors. England (1993) explored the idea of pink-collar ghettos in which women are drawn to the service industries that align with women's roles in occupations that are geographically limiting and gender divisive. Related to gender roles, Smith-Hunter and Kapp (2009) found that minority women entrepreneurs are concentrated in these sectors that embrace their feminine roles as care-takers, mothers, and wives. Coughlin and Thomas (2002) highlighted that women operate in service industries followed by retail and trade. Likewise, Robles (2004) noted that Latina businesses are strongly represented in the service sector which Smith-Hunter (2004) identified as those having traditional jobs with a large portion of women entrepreneurs. In agreement, Wang (2013) found that "Latina-owned businesses are mainly concentrated in administrative support, waste management, remediation services, health care and social assistance, and personal services" (p. 309). This overrepresentation of Latina businesses in the service sector can lead to a gap in earnings (Macias, 2017). More so, Horton and DeJong (1991) found that the service sector entails less financial start-up allowing women accessibility to these industries. The term "pink-collar" describes this phenomenon, which refers to jobs held by women that are often in low-paid professions ("Pink-Collar," 2019). Contrary to women

entrepreneurs in traditional jobs, a quick glance at women entrepreneurs in non-traditional jobs is discussed.

Non-traditional industries. In general, women entrepreneurs are less likely to be represented in non-traditional industries (Smith-Hunter, 2004). For example, the research on women entrepreneurs in non-traditional sectors, such as engineering, mining, and construction, is uncommon (Smith-Hunter & Kapp, 2009). A similar focus by Kepler and Shane (2007) found that female business owners in industries such as technology and manufacturing is rare. In agreement with this notion, a report by the U.S. Chamber of Commerce Foundation (USCCF)-Center for Women in Business (CWB) (n.d.) noted that there is a scarcity of women who are self-employed in the following industries: construction, mining, oil and gas, transportation, and the warehousing sector. For women entrepreneurs, these industries present high risk (Scott, 1983) and women have trouble accessing capital (Bellucci, Borisov, & Zazzaro, 2009). Regarding Latina entrepreneurs in non-traditional industries, even less is known.

Self-employment. Embedded in business ownership, Latinas are turning to self-employment as an entrepreneurial career. For example, in analyzing national data, Lofstrom and Bates (2009) identified that 5.7% of Latinas were self-employed. It is important to note that entrepreneurial self-employment is vast ranging. To illustrate this, a report by USCCF-CWB (n.d.), stated that self-employed women are found in diverse businesses such as personal services, domestic work, arts, writing, and even in law, management, consulting, accounting, and technology (p. 8). The report further confirms that women are turning to self-employment and 38% of women find self-employment as their primary source of income. While self-employment can offer Latinas flexibility with a work schedule, there is a higher risk for businesses to fail (Mora & Davila, 2014). Next, the research investigates barriers Latina entrepreneurs encounter.

Barriers to entrepreneurship. Women in the United States have turned to small business ownership and self-employment in search of job opportunities (Loscocco & Robinson, 1991). However, female entrepreneurs experience constant barriers. For instance, the National Women's Business Council (2017) found that Latina entrepreneurs are underrepresented in their contributions to the economy due to operating small businesses. Also, Wang (2013) concluded that Latina-owned businesses might offer job opportunities for other women, but these businesses offer a lower pay scale due to the size of the business. This suggests that small businesses might not be sustainable and therefore, owning a small business might pose economic challenges for women entrepreneurs. Lofstrom and Bates (2009) found that self-employed Latina entrepreneurs earned less than those formally employed. Despite these challenges, Latinas pursue entrepreneurship.

Additionally, Latina entrepreneurs face considerable obstacles whether being self-employed or owning a business (Canedo et al., 2014; Mora & Davila, 2014; Zarrugh, 2007); both entrepreneurial tasks pose challenges. Other barriers that Latina entrepreneurs encounter and that are thoroughly reviewed in the literature include balancing family duties (Loscocco & Robinson, 1991), experiencing gender bias, difficulty obtaining capital (Bosse & Taylor, 2012), and accessing education (Robles & Cordero-Guzmán, 2007). Also, of importance, are cultural considerations (Canedo et al., 2014) unique to the Latina population.

Statement of the Problem

Women have experienced persistent challenges in the workforce. For example, women experience barriers to career promotion due to gender biases (Bosse & Taylor, 2012). Also, Loscocco and Robinson (1991) identified four obstacles to women's small-business success in the United States: "gender segregation, skill deficits, lack of access to capital and government

contracts, and family responsibilities” (p. 514). Likewise, Wang (2013) established that gender segregation in the labor market, cultural expectations, and being an immigrant are challenges women entrepreneurs encounter.

More so, Latina entrepreneurs encounter striking challenges. Robles (2004) describes the profile of a Latina entrepreneur as an older woman, with less education, more dependents, and one who engages in home-based entrepreneurial activities. Likewise, Lofstrom and Bates (2009) found that compared to non-Latinos, Latina entrepreneurs have lower levels of schooling, more children, earn less, and have fewer years owning their business. Sociocultural, political, environmental, and international issues add to the challenges for Latina entrepreneurs.

Additionally, Latina-owned businesses are more likely to fail and have fewer years in business (Wang, 2013). For example, Cameron (2013) found that the average business span for Latina-owned businesses was 6 years. Therefore, compiling all the obstacles Latina entrepreneurs experience according to the literature, the problem being addressed in this study is how Latina entrepreneurs overcome these challenges as they start their businesses and understanding what measures they have taken to sustain their business efforts.

Altogether, a considerable body of literature addresses barriers women entrepreneurs encounter. Yet, there is limited current evidence of study specific to understanding the experiences of Latina entrepreneurs (García, 1995; Rugnao, 1998; Sobrino, 2007). In addition, there is overwhelming quantitative research that utilizes census and national datasets to understand the statistical representation of women entrepreneurs (Lofstrom & Bates, 2009; Mora & Davila, 2014; Smith-Hunter, 2006; Wang, 2013). What is needed in research is a voice to highlight the experiences of Latina entrepreneurs.

As a result, this study sought to explore the essence of the experiences of Latina entrepreneurs in south central Texas and their perceptions of their entrepreneurial careers. By exploring the phenomenon of Latina entrepreneurs' experiences, this study adds knowledge to current research encompassing minority female entrepreneurship. Since Texas is second in the nation with 44.5% of women who are self-employed (USCCF-CWB, n.d.), Latina entrepreneurs in Texas has been the specific focus of this investigation. In support of Texas having a high concentration of women entrepreneurs, the American Express OPEN Report (2013) confirms that Texas represents 93% of women-owned businesses. Further, Martinez-Restrepo and Stengel (2017) reinforce that Texas is among the top states with a large portion of Latina-owned businesses. With the significant number of both self-employed women entrepreneurs and women-owned businesses, Texas is suitable for this research study aiming to understand Latinas' experiences as entrepreneurs.

Personal Background

My curiosity and knowledge of entrepreneurship stems from my studies as a doctoral student and learning about international entrepreneurship and education. Further, through my experiential-based learning that occurred with Women's Global Connection (WGC), a local non-profit organization, I learned more about women entrepreneurs in international contexts. Through this learning experience and my own traveling, my worldview expanded as I learned about women entrepreneurs. I began to develop a sense of admiration for women in developing countries who ran their own businesses, were self-employed, or partnered with different organizations. I especially became observant and curious of women entrepreneurs who lived in rural areas and in poverty-stricken environments. This phenomenon of women entrepreneurs led me to want to explore more.

As a Latina, I began to wonder how Latina entrepreneurs in a developed country like the United States overcame barriers and took initial business risks. Did they consciously choose to be self-employed or have a desire to start their own business? How do their experiences as entrepreneurs compare and differ from their prior employment experiences? Why did they choose an entrepreneurial career despite so many challenges? My profound inquisitiveness led me to want to explore the unique experiences of Latina entrepreneurs in the United States, specifically in south central Texas.

Purpose of the Study

The purpose of this qualitative narrative inquiry was to explore the experiences of Latina entrepreneurs in south central Texas and their perceptions of their entrepreneurial careers.

Research Questions

In narrative inquiry, research puzzles are designed as opposed to research questions. Clandinin (2013) states that, “Each narrative inquiry is composed around a particular wonder, and rather than thinking about framing a research question with a precise definition or expectation of an answer, narrative inquirers frame a research puzzle” (p. 42). Therefore, the primary research puzzle guided this study: How do Latina entrepreneurs describe the experiences of their entrepreneurial careers? The sub-questions, or added research puzzles, helped to further examine this phenomenon.

1(a). What barriers do Latina entrepreneurs describe they had to overcome to start their own business?

1(b). What barriers do Latina entrepreneurs describe they had to overcome to maintain their own business?

1(c). What personal and practical characteristics do Latina entrepreneurs describe as supporting the start of their own business?

1(d). What personal and practical characteristics do Latina entrepreneurs describe as supporting the maintenance of their own business?

1(e). What factors facilitate Latina entrepreneurs in starting their own business?

1(f). What factors facilitate Latina entrepreneurs in maintaining their own business?

Summary of Appropriate Methodology

There is overwhelming quantitative research on women entrepreneurs. However, there is a lack of current qualitative data that aims to understand the experience of being a Latina entrepreneur. A qualitative study is suitable since qualitative research aims to describe and understand the experiences of others (Lichtman, 2013).

Furthermore, a narrative inquiry was appropriate to gain an in-depth understanding of the phenomenon of the experiences of Latina entrepreneurs. Narrative inquiry is a “collaboration between researcher and participants, over time, in a place or series of places, and in social interaction with milieus” (Clandinin & Connelly, 2000, p. 20). In addition, narrative inquiry provides an opportunity to study the experiences of Latina entrepreneurs and understand their experiences narratively (Clandinin & Huber, 2010).

Of importance, Clandinin (2013) cautions that a narrative inquiry is not merely retelling the stories of participants and should not be viewed as a simplistic methodology. Rather, a narrative inquiry involves living alongside individuals, inquiring into their stories, and retelling which can lead to reliving the stories or “‘unpacking’ the lived and told stories” (p. 34).

More so, narrative inquiry explores three commonplaces which Clandinin and Connelly (2000) identify as temporality-to consider the past, present, and future of participants; sociality-

referring to the participants' personal feelings and social contexts ("cultural, social, institutional, and familial") (p. 40); and how physical place(s) are linked to experiences.

Additionally, Clandinin (2013) strongly urges researchers to justify a narrative inquiry design at the personal, practical, and social levels. Accordingly, before considering the researcher-participant relationship, it is necessary to explore who the researcher is in terms of being a narrative inquirer. At the personal level, I must first inquire into my own lived and told stories.

I see myself as an aspiring entrepreneur and I hope to learn from the Latina entrepreneurs in this study. At the practical level, there is a need to understand more deeply the experiences of Latina entrepreneurs since they are a growing minority group. By understanding Latina entrepreneurs, I hope to make visible how lives are being impacted through entrepreneurial endeavors. The social justification is grounded in theory since there is limited qualitative research on Latina entrepreneurs. This study adds new knowledge to the field of entrepreneurship.

Theoretical Framework

The theoretical framework for this study is based on a combination of push-pull theory related to an entrepreneur's motives, Boyd and Vozikis (1994) entrepreneurial self-efficacy theory, and Crenshaw's (1989) intersectionality theory. From these theories, I inductively developed a conceptual framework, as displayed in Figure 1. This suggests that Latina entrepreneurs are either "pushed" or "pulled" toward entrepreneurship and must possess strong self-efficacy as theorized by Boyd and Vozikis (1994) in order to overcome gender, racial, and job inequities, along with a plethora of personal, cultural, and financial obstacles.

Entrepreneurial self-efficacy theory. Originating from Bandura's (1977, 1986) social learning theory, self-efficacy refers to one's belief in their capability and confidence to succeed. Expanding this term to entrepreneurship, Boyd and Vozikis (1994) argue that an entrepreneur's self-efficacy is directly correlated to an entrepreneur's motivation.

Intersectionality theory. For this study, intersectionality theory as defined by Mora and Davila (2014) is used since women minorities experience discrimination due to gender and race, in addition to labor-market inequities. Thus, in the United States, gender and race have implications and "intersect" (Crenshaw, 1989). Further, intersectionality prompts an understanding into how others create meaning from their lived experiences through analysis of their experiences of oppression (May, 2012).

Significance of the Study

Understanding the experiences of Latina entrepreneurs in south central Texas has significance for several reasons. First, the Latina population continues to grow and Latina entrepreneurs are important contributors to the economy. However, they are underrepresented in the literature regarding their success as entrepreneurs. Secondly, learning from Latina entrepreneurs can empower other women entrepreneurs.

The potential stakeholders impacted by research on Latina entrepreneurs are financial and educational institutions and international and local organizations. Financial institutions can provide support and aid to Latina entrepreneurs. Educational groups can tailor their services to meet Latinas' personal and business needs. Inclusively, the stakeholders can benefit from knowledge regarding this phenomenon and can advocate for women entrepreneurial initiatives impacting Latinas and other minority groups.

Definition of Terms

Important terms are outlined in Figure 2: entrepreneurship, entrepreneurs (immigrant, ethnic, minority), business owner and small business owner, and self-employed.

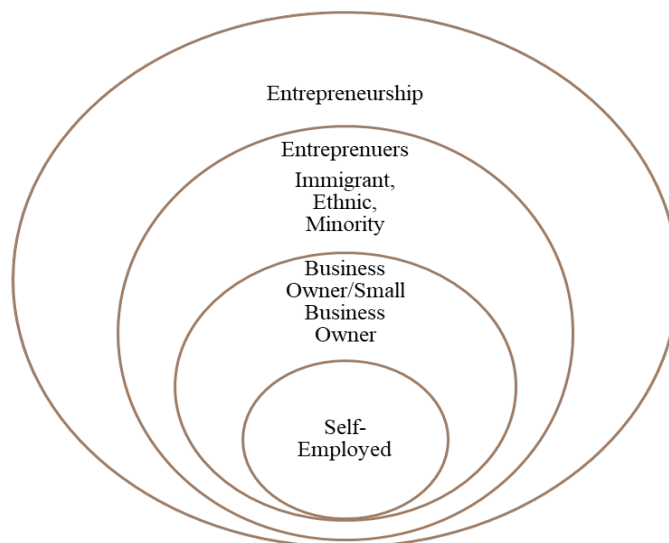


Figure 2. Overview of terms related to Latina entrepreneurs.

To begin, a more thorough review of *entrepreneurship* is necessary to acknowledge the assortment of women entrepreneurs. Also, it is important to note that the research on Latina entrepreneurs often uses terms, such as immigrant entrepreneur, ethnic entrepreneur, and minority entrepreneur. Therefore, these terms are explored. Aldrich and Waldinger (1990) define *entrepreneurship* as creatively utilizing an amalgamation of resources to produce something of significance. Thus, it is argued in this study that Latina entrepreneurs access resources in pursuit of a new venture, which entails a form of creativity. Also defined, Dilli, Elert, and Herrmann (2018) do not view entrepreneurship as Schumpeterian—involving risk taking, high business growth, and innovativeness; but rather, they extend the term to include non-Schumpeterian meaning—less risky, not focused on business growth, and imitating other businesses. Hence, Latina entrepreneurs fall on the continuum of the varied definitions surrounding entrepreneurship.

Contrarily, Bosse and Taylor (2012) point out that engaging in entrepreneurship differs from being a small business owner; yet, they use the following terms interchangeably according to the literature: “entrepreneur,” “small business owner,” and “woman business owner.” Also, García-Pabón and Klima (2017) use “entrepreneur” and “small business” compatibly (p. 371).

Similarly, definitions of an *entrepreneur* align with entrepreneurship. In analyzing a longitudinal study of Hispanic entrepreneurs, Bishop and Surfield (2013), define an entrepreneur as a person who has chosen self-employment as their main economic source of income. An entrepreneur can also create jobs and focus on business growth (Ademokun & Ajayi, 2012). The literature on Latina entrepreneurs often uses the following terms interchangeably: “self-employed,” “entrepreneur,” (Mora & Davila, 2014), “Latina entrepreneurship” and “self-employed Latinas” (Lofstrom & Bates, 2009). For the purpose of this study, Latinas who engage in entrepreneurship include business owners and those who are self-employed.

Additionally, the following definitions of entrepreneurs are explored by Chaganti and Greene (2002): *Immigrant entrepreneurs* are new to a country and seek employment for economic security; *Ethnic entrepreneurs* belong to an ethnic group; and *Minority entrepreneurs* are non-Caucasian individuals, and typically females. “Minority entrepreneurs may or may not be immigrants and may or may not be ethnic entrepreneurs” (p. 128). Research on Latino entrepreneurship uses the terms “minority” and “ethnic groups” similarly (Suárez, 2016, p. 69). Therefore, while citizen status and cultural backgrounds may vary for Latina entrepreneurs, the research alludes to this population as a minority and ethnic group since “Hispanic” is defined as an ethnicity and not a race according to federal policy (Gonzalez-Barrera & Lopez, 2015, p. 2).

Next, examining the term *business owner* and *small business owner* is essential. While the literature supports that Latinas are mainly concentrated in small business ownership, it is

noteworthy to infer that Latina entrepreneurs are also represented in medium and large enterprises. However, the literature is limited regarding Latinas in this arena. Munoz and Spain (2014) support the understanding that there is little heterogeneity in Hispanic-owned businesses. With this notion that Latina entrepreneurs are represented in varying sizes of businesses, but predominantly in small businesses, the definition of business owner and small businesses are explored relating to annual revenue, business size, and type of business. In general, business owners can run a small or large enterprise and earns profits from their business (“Business owner,” n.d.). Considering business revenue, a business owner is defined as having an investment more than \$0 and minimum sales of \$1000 (Devine, 1994).

Regarding varying sizes of businesses, small business ownership is often referenced as a microenterprise having little capital and minimal employees (“Microenterprise,” 2019). The United States Small Business Administration (SBA) considers a business to be small based on the following: number of employees, business profit, if the business operates in the United States, the business is independently owned and managed, and the business is not prevailing in its sector (Beesley, 2016). Figure 3 depicts that the size of a business is commonly referenced by the number of employees (Organization for Economic Cooperation and Development (OECD), 2019). Therefore, this study identified the size of Latina-owned businesses according to the number of employees.

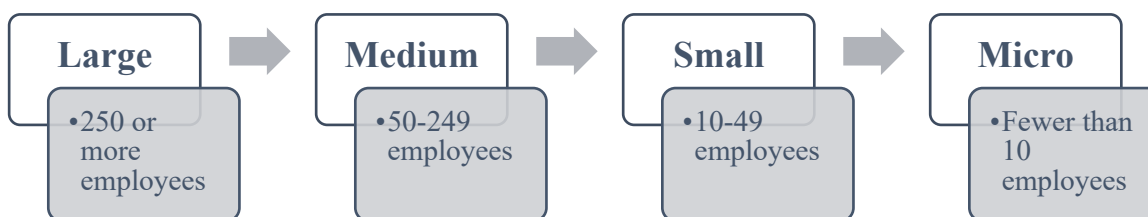


Figure 3. Size of businesses by number of employees. Data obtained from OECD, 2019.

Along with businesses being classified by annual revenue and business size dependent on the number of employees, there are also different types of businesses. For instance, business ownership can entail being a sole proprietor, having a limited liability company (LLC), or having a partnership or corporation (Caramela, 2018). For example, women own varying types of businesses, such as proprietorships, partnerships, and corporations (Coughlin & Thomas, 2002). The terms related to business characteristics are outlined in Figure 4. This study collected data from participants regarding their annual business revenue, size of business, and type of business.

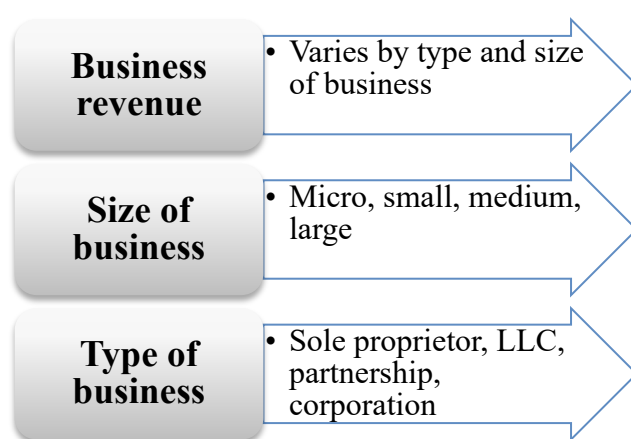


Figure 4. Overview of terms related to business characteristics.

Similarly, *self-employed* individuals might be sole proprietors, independent contractors, or share in a business partnership (Internal Revenue Service, 2019). Loscocco and Robinson (1991) suggest that being self-employed is synonymous to being a small business owner. Further, Suárez (2016) supports the exchange of the terms “self-employment” and “entrepreneurship” (p. 68). In agreement, this research study uses the terms business owner and entrepreneur interchangeably (Smith-Hunter, 2004) as well as self-employed and entrepreneur. Suitably, this study alludes to Latina entrepreneurs as business owners, small business owners, and self-employed females (see Figure 5). For this study, participants are identified as being a small business owner, a business owner of any size, or self-employed.

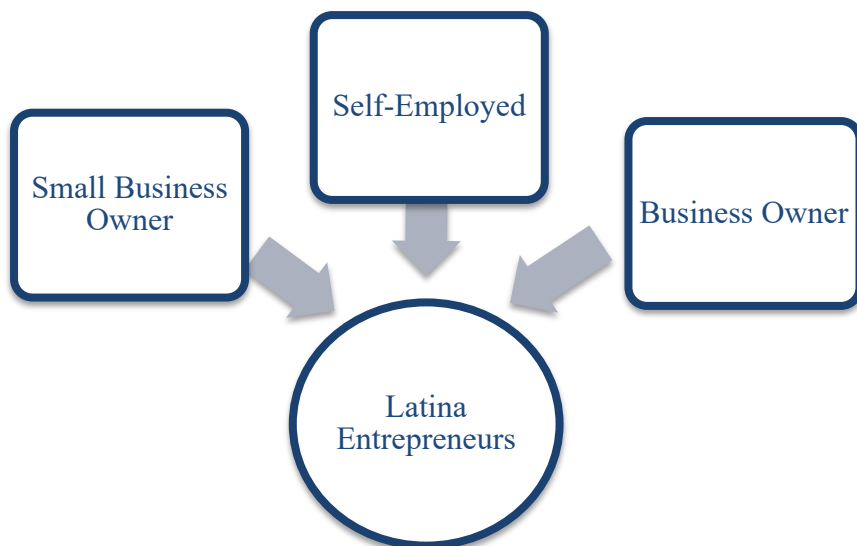


Figure 5. The interchange of terms related to Latina entrepreneurs.

Next, a closer look at defining *Latinas/Hispanics* is crucial since either label is admissible (Munoz & Spain, 2014). For instance, a study confirmed that 70% of Hispanics had no preference for being referred to as “Hispanic” or “Latino” (Jones, 2013). Wang and Li (2007) use the terms interchangeably, noting that this is a wide-ranging group with unique cultural and socioeconomic distinctions. According to the United States Census Bureau (2018) information on Hispanic origin, the terms “Hispanic or Latino” are used equivalently and includes individuals of “Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race” (para. 1). On that note, Hispanics should not be viewed as a single cultural group (Bishop & Surfield, 2013). Again, the terms Hispanic and Latina are used homogeneously (Canedo et al., 2014) to encompass a range of diverse Hispanic origins. For the purpose of this study, the term Latina is applied acknowledging that this population embodies many cultures. However, when addressing literature relating to both male and female Hispanic entrepreneurs, the term Latino(s) is used. This is mainly to address Latina women entrepreneurs who are often

cited in research under the umbrella of Hispanics/Latinos (Abebe, 2012; Hackler & Mayer, 2008; Wang & Li, 2007).

Lastly, exploring the terms “barriers” and “attributes” are important to understand what is meant in relation to Latina entrepreneurs’ experiences. There is substantial literature indicating that women entrepreneurs experience a multitude of barriers. In this context, barriers refer to an obstacle that hinders access (“Barriers,” 2019). Accordingly, the terms barriers, obstacles, and challenges are used interchangeably throughout this study. Also, Latina entrepreneurs are unique and embrace attributes, meaning qualities or characteristics (“Attributes,” 2019), which is further examined in the literature. Suitably, the terms attributes, qualities, and characteristics are used synonymously throughout this study. Therefore, this study seeks to understand how Latina entrepreneurs overcome challenges they encounter and what qualities they embrace as they engage in entrepreneurship.

Limitations

Possible future limitations include the small sample size of five Latina entrepreneurs, which might not be sufficient to fully understand the experiences of Latinas. This study is also limited to the time and availability of the participants. In addition, researcher bias involves me recognizing how my personal views may have impacted the research process, including the findings and interpretations of the study (Maxwell, 2013). Possible researcher bias includes my background as a Latina who is of Mexican descent and some preconceived ideas I maintain of my culture. Also, knowing individuals who operate their own businesses, entails that I have some knowledge on how businesses might operate that could impact how I perceive and interpret the participants’ experiences. The impact of my biases is explained throughout the research

process along with accounting for reactivity which encompasses how I might have impacted the setting or participants (Maxwell, 2013).

Delimitations

Possible future delimitations include the sample population being restricted to Latina women, excluding other ethnic groups. This could perhaps limit the scope and diversity of the study. For example, excluding other cultural groups from the research could prevent cross-cultural comparisons from emerging. Also, the study is limited to women business owners and women who are self-employed, excluding other types of entrepreneurs. Another limitation is only exploring Latina entrepreneurs located in south central Texas.

Chapter Summary

This research provides an opportunity to learn from a vastly growing minority group and their experiences. This chapter introduced the context of Latina women entrepreneurs in south central Texas and their important contributions to the labor market. Also, this study looked closely at barriers encountered by Latina entrepreneurs. My personal background and connection to this study was also shared. Additionally, the appropriate methodology was reviewed which includes applying a narrative inquiry design focused on the life stories of the participants. Likewise, various theoretical underpinnings were briefly discussed as they are interconnected. For example, I speculate that an entrepreneur must have a level of confidence (self-efficacy) that either “push” or “pull” (Dawson & Henley, 2012) them to explore entrepreneurial prospects as derived from Boyd and Vozikis’ theory (1994), yet they must be resilient in overcoming systemic, institutional, and cultural barriers (Duflo, 2012).

The significance of this study to Latina entrepreneurs, financial and educational institutions, international and local organizations, and government leaders include: (a)

developing an opportunity to hear the voices of the participants; (b) shedding light on Latina entrepreneurs' perspectives; (c) empowering other women entrepreneurs; and (d) providing information for businesses, educational settings, and government agencies to assist current and future female entrepreneurs.

Lastly, definitions were provided specific to the context of the study and the limitations and delimitations were carefully outlined. A more thorough review of the literature will follow to include examining theories and related research. Subsequently, a discussion of the methodological approach is explored.

Review of Literature

Latina entrepreneurs play an important role in the economic growth and development of the United States. Part of their economic contribution is highlighted in Latina-owned businesses. Before delving into the research, it is important to reiterate that in this study the term “Latino” encompasses both male and female entrepreneurs. The reason it is vital to include information regarding the overarching umbrella of Latino entrepreneurs is because Latina women are often embedded in the research. Hence, the term Latinos is used occasionally and when used, refers to both male and female entrepreneurs of Hispanic origin.

Therefore, looking closely, Latinos contribute to the country’s gross domestic product and are needed to compete globally (Castillo, 2017). However, as Latinas strive to establish entrepreneurial enterprises, they experience a plethora of obstacles. Bonder (2017) refers to Latino entrepreneurs as having a quadruple disadvantage being, “low-income, immigrant, female, and part of a visible ethnic minority” (p. 378). Women entrepreneurs also experience business hurdles, specifically Latina-owned businesses have a high tendency to fail (46.9%) and close within 1 year (Mora & Davila, 2014). Similarly, minority entrepreneurs’ businesses have high start-up rates and outstanding failure rates (Bruner, 2011). Thus, understanding Latina entrepreneurs’ experiences can help explain why these businesses subside or perhaps remain small.

The context of this study is south central Texas, which is one of the few states that encompasses Latina-owned businesses (Robles, 2004). Based on the United States Census data (2010), three major Texas cities were listed with the highest population of Latinos, followed by California. Also, according to a Latino-Owned Businesses Report, Texas ranked among having the top ten metro areas with the highest Latino population and Latino-owned businesses (Mills et

al., 2018). Consequently, Texas is a suitable indicator for Latinas who seize entrepreneurship opportunities due to the overall representation of Latinos in the population and in the business sector. Therefore, it is necessary to understand Latina entrepreneurs in Texas and their experiences since they are vital to the economy; yet, are faced with countless systemic, institutional, cultural, and personal opposition. Accordingly, this study explored the experiences of Latina entrepreneurs in south central Texas and their perceptions of their entrepreneurial careers.

This study is based on learning about women entrepreneurs in international contexts, which led to an inquiry of women entrepreneurs in the United States, specifically Latinas in south central Texas. The literature on Latina entrepreneurs is scarce. Smith-Hunter (2006) confirms that Latina entrepreneurs have historically been omitted from entrepreneurial research. This is supported by Leta-Leroux (2018) who verifies that Latino entrepreneurship is still a recent development. Also, Davis (2014) reiterates that research on Latina entrepreneurs is lacking. Furthermore, Cameron (2013) establishes that Latina entrepreneurs are absent from research. According to Lofstrom and Bates (2009), there is a gap regarding information pertaining to Latino-American small business owners and data regarding those who are self-employed. Related to the insufficient data on Latina entrepreneurs, Mora and Davila (2014) pose this thought-provoking question, “Is the policy infrastructure in the United States sufficient or efficient enough to promote the success of growing numbers of women of color in the business sector?” (p. 245). Upon reflecting on this question, there is a need to understand the experiences of Latina entrepreneurs. This study can provide insight for other minority female entrepreneurs and has implications for businesses and financial and educational institutions working with this population.

Exploring the Literature

Following is a rigorous review of current literature and disputed studies. A review, critique, and synthesis of literature assists in identifying a research problem, establishing a theoretical framework, developing a research methodology, and helps in examining findings (Kumar, 2014). Searching for existing literature followed Kumar's (2014) suggestion of: starting with a broad subject, identifying a problem to investigate, identifying the study population, and deciding what to investigate. Thus, I began with a general topic and narrowed the focus of the study as outlined in Figure 6. For example, entrepreneurship was the main subject, which led to exploring women entrepreneurs' experiences, then identifying Latina women as the target population, and finally developing an investigative topic of, Latina entrepreneurs' experiences in south central Texas.

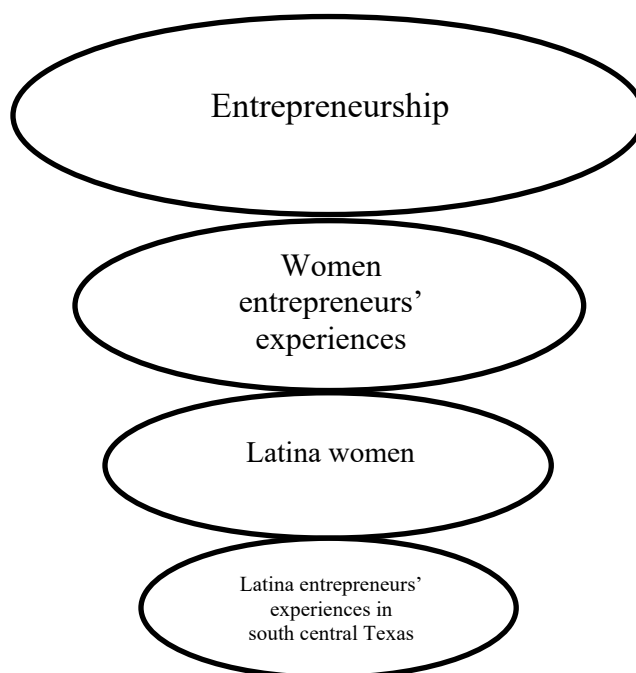


Figure 6. Identifying the topic of study for the literature review.

After identifying the topic of study, a search for relevant literature included: books, dissertations, peer-reviewed articles, magazine interviews, and country and state-specific reports.

Initially, the sources were obtained from a private university database and included: Eric, EBSCO, SAGE, ProQuest, Academic Search Complete, Directory of Open Access Journals, and Interlibrary Loan Internet Accessible Database. Advanced searches were performed indicating peer-reviewed articles, full-text availability, and a creation date within the last 10 years.

However, due to the scarcity of literature related to Latina entrepreneurs, the research includes articles from earlier years. For example, Sarason and Koberg (1994) in their research from the early 90's referred to Latino entrepreneurship as being a new phenomenon. As a result, the literature review reaffirms that Latina entrepreneurs are still evolving in current entrepreneurship research.

In addition, sources were obtained from a public university database and included: Anthro Source, JSTOR Arts and Science II, Science Direct Journals, Project Muse Journal, and dissertations and theses Global ProQuest. Lastly, literature was acquired by utilizing reference lists from existing research.

Extensively, the following search terms included: Latina entrepreneurs, Hispanic women entrepreneurs, minority women entrepreneurs, self-employed Latino/a(s), women business owners in the United States, Hispanic entrepreneurs, and Latino entrepreneurs. Research on Latina entrepreneurs was found in three major areas (see Figure 7): (a) Hispanic/Latino entrepreneurs; (b) Women entrepreneurs; and (c) Latina entrepreneurs. The literature presented discusses relevant findings that includes Latinos in general (both male and female entrepreneurs), where demographic information is not clearly recognizable. Conversely, in some studies, the research specifies demographic information clearly identifying Latina entrepreneurs.

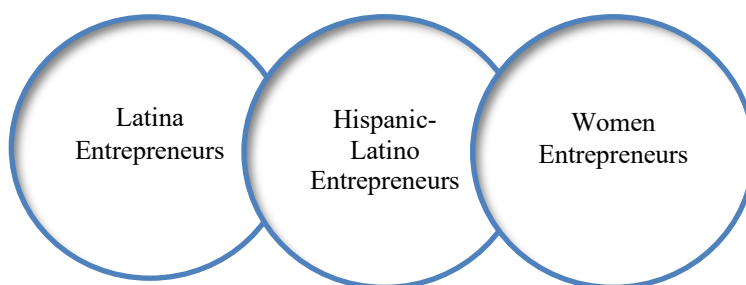


Figure 7. Research related to Latina entrepreneurs found in three major areas.

As stated, it is necessary to include information regarding Latino entrepreneurs (male and female) since research on Latina women might appear under the general term of “Latinos.”

For example, in exploring Latino small businesses in northwest Washington, participants included 57% men and 34% women (García-Pabón & Klima, 2017). Another example related to encompassing Latino literature is found in Bonder (2017), whose sample included six women and two men. Also, León-Ross, Summerfield, and Arends-Kuenning’s (2013) research on Latina/Latino migrant entrepreneurs identified 10 men and 10 women entrepreneurs in their study. Related to this, Shim, Eastlick, and Lotz (2000) researched United States Hispanic business owners where 77% were men and 23% were women. Also, Moon, Farmer, Abreo, and Miller (2013) examined Hispanic immigrant entrepreneurs where 63% were male and 36% were female. In these examples, where data for Latina entrepreneurs was merged with data on Latino men entrepreneurs, data was extracted from the literature that related directly to Latina entrepreneurs.

The literature review shown in Table 1 is extensive and explores related themes that include emerging research on Latino entrepreneurs, research on women entrepreneurs, and specific findings related to Latina entrepreneurs. The literature is best organized in this manner to demonstrate the interconnectedness of Latinas as women entrepreneurs and as part of the Latino culture. Table 1 further demonstrates the comprehensive literature review and outlines

how the research was organized. Additionally, the structure for this table was somewhat inspired by Robles and Cordero-Guzmán's (2007) literature survey for Latino entrepreneurial activity in that the references reflected have been organized by author and year, and specifically categorized based on the researcher's interpretation of the literature.

Table 1

Literature Review of Latina Entrepreneurs by Author and Year

Latinas/Hispanic Women Entrepreneurs	Refer to Hispanic/ Some reference to Latinas	Refer to Hispanic Entrepreneurs	Refer to Latinos-Some reference to Latina Entrepreneurs	Refer to Latino Entrepreneurs	Women Entrepreneurs
Cameron (2013)	Fisher and Lewin (2018)	Abebe (2012)	Ballesteros, Garza, Ojo, and Scott (2017)	Carpenter and Loveridge (2017)	Austin and Nauta (2016)
Castro (2010)	García-Pabón and Klima (2017)	Bishop and Surfield (2013)	Bonder (2017)	Castillo (2017)	Bender (2000)
García (1995)	Kogut, Luse, and Short (2016)	Canedo, Stone, Black, and Lukaszewski (2014)	Failde and Doyle (1997)	Fray (2014)	Bosse and Taylor (2012)
Lofstrom and Bates (2009)	Leta-Leroux (2018)	Hackler & Mayer (2008)	Leon-Ross, Summerfield, and Arends-Kuenning (2013)	Robles and Cordero-Guzmán (2007)	Coughlin and Thomas (2002)
Mendoza (2015)	Moon, Farmer, Abreo, and Miller (2013)	Neville, Forrester, O'Toole, and Riding (2018)	Rangel-Ortiz (2011)	Williams, Gavino, and Jacobson (2017)	Laukhuf and Malone (2015)
Rosario-Perez, Hakim, Aguilar, and Rivero (2016)	Mora and Davila (2014)	Shim, Eastlick, and Lotz (2000)	Vallejo and Canizales (2016)		Loscocco and Robinson (1991)
Rugnao (1998)	Munoz and Spain (2014)	Tienda and Rajiman (2004)	Zarrugh (2007)		Mijid (2014)
Sarason and Koberg (1994)	Smith-Hunter and Kapp (2009)	Wang and Li (2007)			Moore and Buttner (1997)
Shim and Eastlick (1998)	Suárez (2016)	Welsch, Young, and Triana (1987)			Orser and Elliott (2015)
Smith-Hunter (2006)	Wang (2013)	Young and Flores (2008)			Paige (2014)
Sobrino (2007)					Smith-Hunter (2004)

Glass Ceiling Effect on Women and Latina Entrepreneurs

A look at the glass ceiling phenomenon illustrates why women are venturing toward entrepreneurship. The glass ceiling effect is a barrier in the workplace that women experience, which hinders their career advancement, thus leading women to establish their own firms (Bosse & Taylor, 2012). For example, Castro (2010) found that Latina business owners established their own firms to hold an upper-level position. Along with women turning to entrepreneurship to attain higher positions in their career, there are other reasons women are compelled to engage in entrepreneurial endeavors. To demonstrate, Bender (2000) revealed that women entrepreneurs cited the following reasons for leaving their formal employment: experiencing the glass ceiling effect; frustration with their work; better income; having an idea; wanting control over their own work; the need to achieve; and, the need for autonomy and flexibility. Similarly, Moore and Buttner (1997) in their research on women entrepreneurs explained that the main reason women left their prior job was for: career advancement (23%); the desire to create their own work atmosphere (21%); wanting to be in charge (18%) and to be challenged by their own work (11%); balancing family and work (11%); and, wanting to become an entrepreneur (11%).

In response to the glass ceiling that women encounter, Wingfield (2009) sheds light on the consideration that men who work in professions dominated by women, such as nursing, also experience “glass barriers” (p. 15). A study on Latino professionals as entrepreneurs revealed that men who experienced discrimination in the workplace were propelled toward entrepreneurship (Vallejo & Canizales, 2016).

While the glass ceiling effect is a main indicator of why women are shifting to entrepreneurship, there are still numerous challenges Latinas encounter in their entrepreneurial careers. To highlight, in Failde and Doyle’s (1997) research, a Latina entrepreneur who

experienced the “double glass ceiling” stated, “I’m a double minority- a Hispanic and a woman” (p. 222); and, she found that it was important to build her knowledge, skills, and experience. Therefore, it is essential to understand the general profile of Latina entrepreneurs to recognize their personal and business entrepreneurial dispositions. Exploring the profiles of Latina entrepreneurs can further help to construe Latinas’ experiences related to gender, race, and other inequalities (Mora & Dávila, 2014). On that account, intersectionality theory is discussed more in depth in this chapter.

Latina Entrepreneur Profile

A general look at Latinas’ personal and business profiles will shed light on how their cultural, economic, and personal factors impact their businesses. Personal and business demographics will illustrate the make-up of Latina entrepreneurs and will help explain the context in which women business owners operate. Generalizations are not intended; rather, creating an awareness of the research on Latina entrepreneurs. Therefore, exploring the demographic profiles of Latina entrepreneurs includes a look into their countries of origin, marital and family status (family background), and ages. Examining business profiles of Latina entrepreneurs consists in exploring the type of business they have, how long their business has been operating, and the number of employees in their businesses.

Personal profile. It is vital to consider that Latinos (male and female) are culturally diverse, and Fisher and Lewin (2018) suggest acknowledging the country or region of each group as opposed to classifying Latinos jointly. Also, Carpenter and Loveridge (2017) state that Latinos have unique talents and backgrounds that should be considered, rather than assuming that Latinos are one vast culture. For these reasons, the country of origin is an important indicator in recognizing the cultural diversity among Latina entrepreneurs.

Place of origin. In exploring Latina entrepreneurs' places of origin, Robles and Cordero-Guzmán (2007) found that sample sizes of Latino-owned businesses are minimal which causes data to be scarce making it difficult to identify business owners' native countries. However, along the United States - Mexico border, a significant number of Latinos are of Mexican origin (Robles, 2004). In Shim and Eastlick's (1998) study, Latina business owners identified as Mexican and Mexican-American. Similarly, Latina participants in García's research (1995) were second generation Mexican-Americans. An example of a Mexican-American female entrepreneur is Maria de Lourdes Sobrino (2007), who ran multiple businesses and employed about 95% of workers who were also Mexican. In terms of self-employment, Fisher and Lewin (2018) found that Latinos were mainly from South America, followed by Latinos from Puerto Rico and Mexico. From the research, it is well known that Latina entrepreneurs might be of Mexican origin. Importantly, Latina entrepreneurs are diverse and represent a multitude of Hispanic origins. Cameron (2013) confirms that Latina entrepreneurs were mainly from Mexico (23.8%), followed by Columbia (19.0%) and Peru (9.5%). Sobrino (2007) highlights that Latina entrepreneurs were also of Cuban, Ecuadorian, Venezuelan, and Argentinean ancestry. Hence, distinguishing Latina entrepreneurs' countries of origin has important cultural implications.

Family background. In considering marital status and family, Latina entrepreneurs are usually married (Cameron, 2013; García, 1995) with about two children (Smith-Hunter, 2006). Those self-employed are commonly married (Kogut, Luse, & Short, 2016). On a slightly different focus, León-Ross et al. (2013) describe Latina entrepreneurs as mostly having children, yet the women were typically single. Shim and Eastlick (1998) also uncovered that Latina business owners were less likely to be married (p. 24). For Puerto Rican women entrepreneurs who were divorced, they often expressed a sense of freedom as they continued their business

efforts (Rosario-Perez, 2016). It appears that Latina entrepreneurs may or may not be married and do generally have children. The significant role of family in Latina-owned businesses is referenced throughout.

Age. In view of Latina entrepreneurs' ages, Smith-Hunter (2006) reported that most Latinas were about 50 years old and had started their company at around 37 years of age. This aligns with Sarason and Koberg (1994), who identified the average age for Latino entrepreneurs starting a business to be around 37.5 years old. The research suggests that the average age of Latina entrepreneurs is late 30s to mid-40s (Cameron, 2013; García, 1995; Leta-Leroux, 2018; Moore & Buttner, 1997). For example, Rosario-Perez (2016) reported that Puerto Rican women entrepreneurs averaged between 30 to 40 years old and they suggest that their age is linked to the success of their businesses. Interestingly, compared to the national trend, the average age of entrepreneurs when they started their business was 40 (Wadhwa, Holly, Aggarwal, & Salkever, 2009). In summary, the research emphasizes that Latina entrepreneurs are from various Hispanic origins, have children, and commonly start their business at around their late 30s. Next, a closer look at Latina-owned businesses - specifically the type of business, number of years in business, and number of employees - is discussed.

Business profile. Types of businesses can include a sole proprietor, a limited liability company (LLC), a partnership, or a corporation (Caramela, 2018). Sole proprietorship is common for women-owned businesses (Wang, 2013). On the contrary, male and female business owners typically own corporations (Shim & Eastlick, 1998). This is supported by Moore and Buttner (1997) who add that women entrepreneurs own corporations. Generally, the type of businesses Latina entrepreneurs own varies and is dependent on a multitude of factors.

Years in business. Concerning years in business, Lofstrom and Bates (2009) suggest that businesses that have been around longer produce higher earnings compared to recently established businesses; however, Latina-owned businesses have fewer years existing overall. To illustrate, Shim and Eastlick (1998) revealed that 71% of Latinas compared to 45% of Latino men entrepreneurs had businesses for 10 years or less (p. 24). While African-American and Latina women are more likely to own businesses than men, they are more likely to fail and have fewer years in business (Wang, 2013). Likewise, female-owned businesses are smaller, newer, and have fewer employees than male-owned businesses (Mijid, 2014).

Leta-Leroux's (2018) study on first generation Latino entrepreneurs revealed that 17.6% of Latinas operated a business for 6 to 10 years, 29.4 % for 11-15 years, and 5.9% for 16 to 20 years. This implies that a small percentage of Latina entrepreneurs stay in business over time. For minority women entrepreneurs, Davis (2014) found that 50.4% operated their businesses for 4 years or less and 49.6% for 5 or more years (p. 100). Comparably, Cameron (2013) found that 41.6 % of Latinas owned businesses for fewer than 5 years, 29.2% owned businesses for 5 to 10 years, 29.2 % for more than 10 years, and in total, the business span averaged 6 years (p. 87). However, Smith-Hunter, (2006) revealed the average business span for Latina entrepreneurs to be 14 years. Hence, Latina-owned businesses that are sustainable experience more years in business.

Number of employees. The size of a business is referenced in terms of the number of employees and can be further classified as being a micro, small, medium, or large enterprise (OECD, 2019). The research makes apparent that Latina-owned businesses are commonly small. For example, based on the Economic Status of Latinas Report, 89% of Latina-owned businesses had zero employees and 11% had an estimated eight and one-half employees (Macias, 2017),

leading these businesses to be considered micro and small. Further, Latina entrepreneurs have five or less employees (Shim & Eastlick, 1998) and generally, Latino-owned businesses have less than 10 employees (Ballesteros, 2017; Suárez, 2016). Implications of Latinas operating small businesses are further addressed. In summary, a review was provided to discuss Latina entrepreneurs' personal and business demographics. The next section focuses on Latina entrepreneurs in diverse business sectors.

Latina Entrepreneurial Business Sectors

Women entrepreneurs are represented across numerous professions, both in traditional and non-traditional areas. Yet, Loscocco and Robinson (1991) suggest that gender segregation is evident in the fields that women business owners enter and although women are owning more businesses, it is, in part, due to entering professions that men do not desire. Smith-Hunter (2006) proposes that Latinas' entrepreneurial representation will become more diverse as more studies aim to understand Latina business owners. Equally important to understanding the entrepreneurial industries Latina women are involved in, Carpenter and Loveridge (2017) recommend that the range of jobs in the service sector be categorized from lower to higher order jobs. This proposition could perhaps make clear where Latina entrepreneurs primarily operate in the varying business segments. Interestingly, Coughlin and Thomas (2002) suggest that women will not be found in traditional jobs; rather, they will venture toward economic opportunities, such as business ownership. What follows is a closer view of traditional and non-traditional Latina entrepreneurial-owned businesses, with an investigation of small-businesses, self-employment, and co-ethnic businesses.

Traditional jobs. Women business owners might turn to jobs that have low start-up costs and easy access (Wang, 2013). For example, women own businesses mainly in the service and

retail sector that require little financial start-up, allowing women to balance financial and domestic responsibilities (Loscocco & Robinson, 1991). Hunt (1993) explored sex differences in pink-collar (low-status, female) occupations (clerical-secretarial work) and discussed that women were drawn to these professions due to the ability of women to balance their domestic responsibilities. Perhaps, pink-collar jobs are less demanding, thus offering flexibility with work hours and in return, this may offer women the opportunity to balance their varied roles. In addition, cultures that are collectivist, such as the Latino culture, might have entrepreneurs who venture into traditional jobs, as opposed to seeking innovative market opportunities (Canedo et al., 2014). Conceivably, traditional jobs might align with gender expectations regarding women's roles as mothers, wives, and caretakers. For example, Latina entrepreneurs work in home-based and traditional gendered jobs, whereas men work in male-dominated jobs (León-Ross et al., 2013).

The State of Women-Owned Business Report indicated that 23% of women owned businesses mainly in other service sectors, such as hair and nail salons and pet care businesses (American Express, 2017). Further, Latina entrepreneurs own businesses (cleaning, selling food, or crafts) related to their previous employment experiences, in traditional areas found in the service industry (Bonder, 2017). A similar focus found that Latina business owners primarily operated in beauty, retail, clothing, janitorial, and accounting services (Smith-Hunter, 2006). Comparatively, Latina migrant entrepreneurs, in response to a recession in Illinois, turned to self-employment; namely, cleaning homes and catering (León-Ross et al., 2013). In support of Latina entrepreneurs in the service sector, García (1995) identified Mexican-American women entrepreneurs who operated beauty-nail salons and restaurants.

Also, Ballesteros (2017) elaborated that 50% of female participants noted working in industries, such as retail food, food production, and retail. In the same way, Davis (2014) found that 48.8 % of women entrepreneurs were drawn to traditional businesses in the service sector (hair and nail beauty, massage therapist, and personal coaching) (p. 100). Again, Cameron (2013) reaffirms that 33.3% of Latinas owned businesses in traditional areas that embraced their feminine roles, whereas 57.1% operated businesses in the service or retail sector in non-gender specific roles. Unquestionably, the literature reemphasizes that women have historically been attracted to traditionally feminine work as demonstrated by the industry in which they own businesses.

Non-traditional jobs. In general, women business owners, are least represented in non-traditionally feminine sectors (Davis, 2014). Nonetheless, the literature is contradicting and even so, women entrepreneurs are found in roles that embrace their gender. For example, Loscocco and Robinson (1991) found that women owned businesses in the construction field, but their businesses focused on the painting, paperhanging, and decorating ends. Another example is that women own businesses in the manufacturing industry, in stone, clay, and glass products, while men own businesses mainly in lumber and wood products. Opposing this idea, Vallejo and Canizales (2016) explained that Latino professionals (male and female entrepreneurs) in Los Angeles owned businesses in formal industries, such as finance, real estate, and advertising, and revealed that to start a business in insurance or law entailed significant financial start-up costs. It may be that while Latina entrepreneurs might start a business in formal sectors, they may be confronted with barriers such as gender stereotyping and access to financial capital.

Further, Latina entrepreneurs do enter non-traditional careers as business owners, such as in international business management consulting firms (Castro, 2010). Also, Robles (2004) elaborated that although Latina entrepreneurs participate mainly in the service sector, they are represented in construction and communication industries. Similarly, Shim and Eastlick (1998) investigated Latina entrepreneurs in the manufacturing and construction industry. To illustrate, a successful Latina entrepreneur in a non-traditional area, Vallejo and Canizales (2016) describe a Latina who owned an insurance agency and used her personal savings to start her business. Sarason and Koberg (1994) highlighted that most Latina entrepreneurs were represented in different service industries, such as construction, manufacturing, retail, and professional occupations (p. 356). In accordance with this finding, Smith-Hunter and Kapp (2009) explained that Latina entrepreneurs succeeded at having the most profit-making businesses and ran the largest companies in non-traditional industries. Having a slightly different view, Davis (2014) described 8.4 % of women entrepreneurs being represented in non-traditional industries. Another example is provided by Cameron (2013), who reported that 9.5% of Latina entrepreneurs owned non-traditional businesses, such as electrical contracting and landscaping, in which the women reported being influenced by their husbands' prior work experiences.

Studies are mixed regarding the degree to which Latina entrepreneurs operate in traditional or non-traditional businesses. It appears that although Latina business owners are more represented in traditional professions, they are still entering business ownership in non-traditional sectors. What is important is that Latinas are diverse in their backgrounds and experiences, which leads to varying entrepreneurial careers as outlined in Table 2.

Table 2

Latinas in Diverse Entrepreneurial Sectors

Traditional owned-businesses (gender-based)	Non-traditional owned businesses
- Service and retail industry	- Construction
- Beauty (hair and nail)	- Manufacturing
- Pet care	- Finance
- Cleaning/janitorial	- Real estate
- Catering	- Advertising
- Selling food	- Electrical contracting
- Selling crafts	- Communication
- Restaurants	- Management consulting
- Bakeries	- Insurance agency
- Clothing	- Law
- Massage therapist	- Landscaping
- Personal coaching	

Note. Data cited from literature review.

Small businesses. Latino-owned businesses, including male and female entrepreneurs, are typically small enterprises (Cameron, 2013; Suárez, 2016). Coughlin and Thomas (2002) suggest that large businesses are diminishing due to small and medium enterprises meeting the needs of business owners. More so, women-owned small-and-medium enterprises are necessary to address unemployment, modernization, and for economic progress (Coughlin & Thomas, 2002). While small businesses are important for economic growth, the size of these businesses indicate challenges and opportunities. Advantages of being a small business owner can include autonomy, less pressure, flexible schedules, the ability to have more time for oneself, and satisfaction from helping clients (García-Pabón & Klima, 2017). A Latina entrepreneur shared in Sobrino's (2007) study that operating small businesses assisted in the ability to establish pricing and having minimal employees sharing, "They usually have only the necessary number of hard-

working people” (p. 77). Puerto Rican women entrepreneurs preferred small businesses because they could manage their business risks and less financial capital was needed (Rosario-Perez, 2016). Sarason and Koberg (1994) detailed that 57% of women hoped their businesses would remain small with minimal growth. While there are favorable circumstances of owning a small-business, there are immense hindrances.

To illustrate the challenges women entrepreneurs encounter, Smith-Hunter and Kapp (2009) state that a lack of resources to increase their businesses leads women to operate small firms. Rosario-Perez (2016) found that Puerto Rican women-owned businesses stayed small due to women experiencing the glass ceiling effect, double responsibilities, income inequities, and minimal representation in traditional male jobs. Also, women’s businesses remain small and underperform due to women’s loan denial from banks and women’s perceptions that prevent them from applying for financial assistance (Mijid, 2014). Again, Latina-owned businesses are small with less earnings and women report challenges with finance (Shim & Eastlick, 1998). In addition, Smith-Hunter (2006) supports that women-owned businesses are typically small due to difficulty in obtaining bank loans. Hence, financial issues are a significant indicator for women-owned businesses remaining small.

Another challenge that Ballesteros (2017) observed was that Latino business owners are solely responsible for all the operations of the business, which can be cumbersome. Together with lack of resources, gender discrimination, dual duties, and financial issues, Latina businesses are commonly small. Later discussion indicates that the literature reveals how Latina entrepreneurs continually experience difficulties with financial aspects of business ownership. Meanwhile, Latina entrepreneurs in the self-employment sector are further discussed.

Self-employment. This research study refers to self-employed individuals as small business owners (Loscocco & Robinson, 1991). The number of Latina entrepreneurs that are self-employed has increased over the past forty years from 2.1% in 1975 to 12.6% in 2015 (Kogut et al., 2016). Linked to immigration trends, Carpenter and Loveridge (2017) suggest that self-employment occurs more commonly for Latino immigrants. Related to this finding, Suárez (2016) established that immigrants seek entrepreneurial activity more so than natives. To illustrate, Cameron (2013) researched Latina entrepreneurs in North Carolina and found that 52.4% were first generation foreign born, 23.8% were second generation, and 23.8% were non-immigrant women (p. 79). Regarding gender, Fisher and Lewin (2018) found that Latina entrepreneurs with Mexican ancestry had lower self-employment participation than Hispanic Mexican males, and Latinas with South American ancestry participated more in self-employment than their male counterparts.

Associated with geographic implications, Robles (2004) stated that Latinas participation in the self-employment sector had grown remarkably along the United States-Mexico border. Wang and Li (2007) also found that urban cities, such as Miami, are “established immigration gateways” that promote entrepreneurship (p. 169). Thus, Latina entrepreneurs might consider locality in connection to entrepreneurial opportunities. More so, Latina entrepreneurs turn to self-employment for different reasons. Tienda and Raijman (2004) found that immigrant entrepreneurs, despite high levels of education, turned to self-employment because they perceived their limited English ability hindered their opportunities in the workforce. Similarly, Robles and Cordero-Guzmán (2007) discussed that foreign born-Latinos turned to self-employment due to obstacles encountered in the labor market. Significantly, whether Latinas are

self or formally employed, and despite earning less than Latino men (Fisher & Lewin, 2018), they continue to pursue entrepreneurial ventures.

The role of culture, prior experience, and education impact self-employment decisions for Latina entrepreneurs. Considering the importance of family in the Latino culture, Taniguchi (2002) revealed that Latina women were less likely to turn to self-employment due to family commitments, such as caring for their children. Conversely, León-Ross et al. (2013) revealed that Latina entrepreneurs found self-employment empowering since they were able to provide for their families. Related to work experience, 67.4% of Latina business owners indicated they did not have prior self-employment experience (Smith-Hunter, 2006). Therefore, Latina entrepreneurs might rely on other skills to engage in self-employment. Notably, Lofstrom and Bates (2009) found that Latinas who were self-employed and had levels of education comparable to Anglo female entrepreneurs did well in their businesses. This suggests that education is an important entrepreneurial aspect.

Since self-employment provides economic opportunities and job stability for first-and second-generation entrepreneurs (Tienda & Raijman, 2004), more research is needed to understand Latina entrepreneurs in this sector. There is a need to understand the composition of Latina entrepreneurs and their experiences whether they are migrating from another country or born in the United States. Future research might explore immigration trends that could shed light on the rate of self-employed Latinas. Next, Latinas in co-ethnic businesses is explored.

Co-ethnic businesses. Businesses that are concentrated in ethnically dominant communities often cater to consumers from that ethnicity (Tienda & Raijman, 2004), and ethnic minority businesses might operate in the same sector (Wang, 2013). Sarason and Koberg (1994) found that 9% of Latina entrepreneurs relocated to ethnic neighborhoods once they

became business owners. Yet, Cameron (2013) stated that Latina entrepreneurs' businesses do not benefit in co-ethnic communities due to distrust; rather, Latina businesses are supported by diverse clientele. This is demonstrated by Rangel-Ortiz (2011) who revealed that Mexican entrepreneurs in the United States targeted middle- and upper-class neighborhoods, yet Latina Mexican nationals struggled in these localities. Reinforcing this finding, Latino entrepreneurs in Leta-Leroux's (2018) study operated businesses in co-ethnic neighborhoods and provided services to minority and non-minority clientele.

Regardless, there are possible business opportunities for Latina entrepreneurs in co-ethnic markets. For example, Vallejo and Canizales' (2016) research pinpointed a Latina real-estate agent who wanted to assist her own community and provide access to information through her services. Other examples found in Cameron's study (2013) include a Latina entrepreneur who provided party planning services to the Latino community and another Latina entrepreneur who hoped that her tax service business would assist Latino clientele. Contrary to the opportunities co-ethnic businesses can provide, Welsch, Young, and Triana (1987) allude to the idea that Latinos operating in an ethnic community might experience isolation, lack socialization, and have trouble in responding to diverse business needs. Therefore, due to the mixed opportunities and challenges of co-ethnic businesses, Latinas may or may not find this business sector appealing. Next, is a look into entrepreneurial considerations for Latina and women entrepreneurs.

Entrepreneurial Considerations

Women entrepreneurs experience frequent challenges and Latina business owners face unique cultural issues (García-Pabón & Klima, 2017). In general, women entrepreneurs experience issues related to the economy, attracting customers, generating funds, finding

employees, business competition, lack of training and education, and other self-employment problems (Laukhuf & Malone, 2015). Related to gender inequities, women entrepreneurs experience challenges, such as proving their credibility, competing in male-governed atmospheres, and discrimination (Coughlin & Thomas, 2002). Latina entrepreneurs encounter similar business problems when compared to women entrepreneurs. To demonstrate, Latina business owners experience business competitiveness, lack qualified workers, and have trouble managing paperwork and finances (Smith-Hunter, 2006). Also, minority entrepreneurs encounter obstacles, such as access to information, resources, networks, and narrow business skills and knowledge (Williams, Gavino, & Jacobson, 2017).

The literature points to financial, human, and social capital issues, along with cultural and language difficulties, that significantly impact all Latino entrepreneurs (García-Pabón & Klima, 2017). Munoz and Spain (2014) recommend that this unique population strive to break through these barriers as a means to experience success. Furthermore, financial, human, and social capital are all interrelated and are important entrepreneurial considerations. Access to financial capital is vital for entrepreneurs (Hackler & Mayer, 2008) and business success is connected to human and financial capital opportunities (Mora & Davila, 2014). Accordingly, three major areas that are investigated relate to Latina entrepreneurial experiences in accessing financial, human, and social capital.

Access to financial capital. Businesses need finance to sustain their efforts; thus, financial capital is a necessity for women entrepreneurs (Smith-Hunter, 2004). Types of financial capital can include business checking or saving accounts, credit lines, varied loans, transactions, cash-management, owner loans, and credit cards (Bitler, Robb, & Wolken, 2001, pp. 187-188). Nevertheless, access to capital appears to be the most frequently cited obstacle women

entrepreneurs encounter. Bosse and Taylor (2012) refer to this as a second glass ceiling related to the financial difficulties women experience to access capital. Likewise, Zarrugh (2007) interviewed 31 Latino business owners in Virginia who stated that access to capital and business competition were their main challenges. Linked to business competitiveness, Cameron (2013) pointed out how a Latina entrepreneur who experienced business competition led her to re-strategize her business plans. Castillo's study (2017) on Latino entrepreneurs reaffirms that minority business owners encountered obstacles obtaining capital and accessing contracts and bank loans.

There are varied explanations as to why women entrepreneurs undergo these difficulties in pursuit of financing their businesses. For example, in one study, Latina entrepreneurs reported that obtaining capital was difficult due to lacking assets and money (Vallejo & Canizales, 2016). Following is a review of Latina entrepreneurs' experiences in securing loans through financial institutions. One reason women business owners struggle to obtain financial capital is due to women's own perceptions and lack of self-confidence in securing finance (Bosse & Taylor, 2012). Another reason is that female business owners are discouraged from applying for a bank loan because of their lack of financial record keeping and due to operating small and new businesses (Mijid, 2014). Comparably, Neville, Forrester, O'Toole, and Riding (2018) revealed that Hispanic-American entrepreneurs were more likely discouraged from seeking loans than Anglos; but, African-Americans were more discouraged than Hispanic-Americans. Consequently, discouragement appears to be an underlying factor impacting Latina entrepreneurs' pursuit of loan assistance. This is further demonstrated by Cameron (2013) who shared that a Latina entrepreneur was discouraged by her husband to apply for a small business loan, whereas other Latinas experienced discouragement and loan denial from banks.

Furthermore, female business owners who apply for a bank loan have a higher loan denial rate due to banks assuming women will not pay back the loan (Mijid, 2014). For instance, Failde and Doyle (1997) identified a Latina entrepreneur who had trouble obtaining a bank loan because the financial institution would not lend to married women unless they had their husband's signature, implying that the woman's own financial standing was insufficient. While Latina entrepreneurs experience loan rejection from banks, some do obtain formal methods of capital due to their relationships with financial organizations (Cameron, 2013). Conceivably, financial institutions have progressed in their lending practices toward diverse groups of applicants, including minority, ethnic, and women entrepreneurs.

Regardless, Latina entrepreneurs find innovative ways to finance their businesses through informal sources of capital (Cameron, 2013, p.164). In particular, Latina business owners rely mainly on their personal savings for their start-up costs, as opposed to being dependent on banks, family and friends, or government assistance (Sarason & Koberg, 1994). To showcase, in Munoz and Spain's research (2014), a Latina entrepreneur utilized her savings, retirement account, and home as collateral to start her business claiming, "It was a risk I truly believed in" (p. 50). To emphasize, 60% of Latino entrepreneurs depend on their personal savings for start-up costs and typically spend between \$1,000 and \$50,000 to start their professional businesses (Vallejo & Canizales, 2016).

Along with Latina business owners utilizing personal savings, they also tap into other resources (Cameron, 2013). For example, to start their business, Latina entrepreneurs rely on their personal savings, borrow from family, use credit cards and personal loans, and a minimal portion (11.6%) access bank loans (Smith-Hunter, 2006). Also, women business owners often seek finance through their families, as opposed to men who more easily secure financial capital

through banks (Wang, 2013). Uniquely, family loans followed by credit cards then personal funds are important financial resources for Latino entrepreneurs overall (Cameron, 2013; Leta-Leroux, 2018). Altogether, financial assistance from family is an important part of Latinas' business initiatives.

Recognizably, Latina entrepreneurs apply diverse strategies in seeking financial capital as outlined in Figure 8. For instance, Sobrino (2007) highlighted a Latina entrepreneur who initially started her business with personal savings, then utilized cash investments, sold a few real estate properties, and eventually learned about obtaining an SBA loan. More examples from Sobrino's study (2007) call attention to how Latina entrepreneurs creatively obtained the necessary financing to start their businesses. For instance, a Latina entrepreneur started her business by selling many personal items, lived with her parents, and found part-time employment.

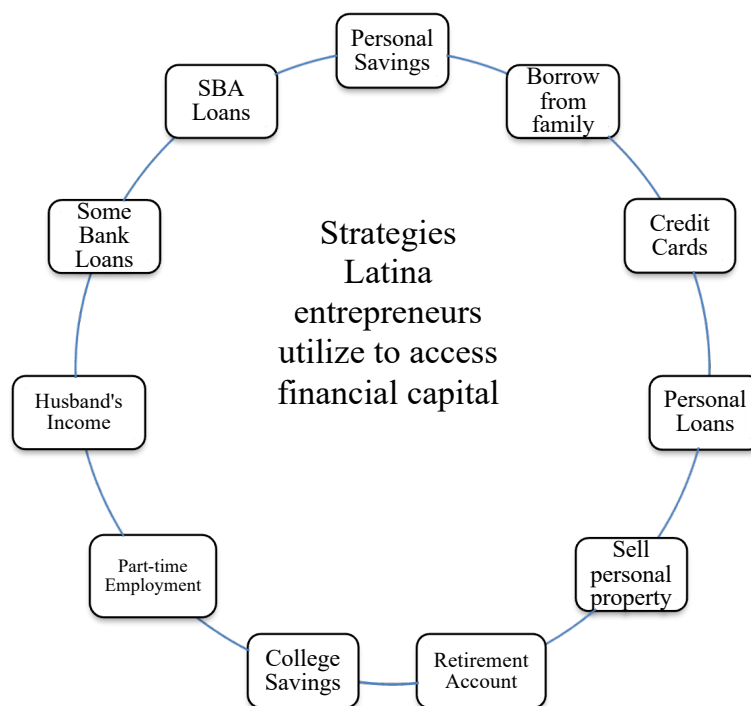


Figure 8. Strategies Latina entrepreneurs utilize to access financial capital. Data obtained from literature review.

Another Latina entrepreneur utilized her personal savings, credit cards, children's college savings, and later applied and received an SBA loan. She encourages other entrepreneurs to try and finish paying off their loans quickly. Also, another Latina entrepreneur sold her home and other valuables to begin her business and shares that being certified with the SBA assisted her in gaining access to government contracts. While these Latina entrepreneurs were able to obtain SBA loans, Cameron (2013) found that for one Latina business owner, the bank imposed strict requirements such as providing extensive business receipts that were not obtainable since the business was new.

Interestingly, gender roles reveal that women entrepreneurs might rely on a male for assistance in accessing financial capital. To illustrate, García (1995) points out that Mexican-American women entrepreneurs either borrowed funds from family, mainly their fathers, or they were supported by their husband's income to receive the training they needed to start their businesses. A similar focus found that Latinas who were married and relied on their husband's income, known as "hidden financial capital" (p. 1647), had better access to obtaining financial assistance from banks (Vallejo & Canizales, 2016). In support of this notion, Cameron (2013) found that Latina entrepreneurs often relied on their husband's financial support. On another note, in considering cultural factors, Canedo et al., (2014), stated that Latinos' overall short-term orientation might hinder their long-term business planning and their high uncertainty avoidance might cause them to be less likely to apply for financial capital and request business assistance. On a similar note, Ballesteros (2017) highlighted that for Latino entrepreneurs, a lack of formal planning can compromise business growth and success.

These findings indicate that access to financial capital is required for women entrepreneurs as they initiate their businesses. Table 3 summarizes the financial roadblocks

Latinas encounter. Interestingly, there are no differences between other ethnic groups and Latino entrepreneurs regarding barriers to accessing financial capital (Leta-Leroux, 2018, p. 157). As a result, Coughlin and Thomas (2002) advise women entrepreneurs who seek financial capital to have a business plan ready to present to financial groups. Accordingly, this research has strong implications for financial organizations who can ensure equitable lending practices aimed at Latinas and minority entrepreneurs. What follows is a closer view at the interconnectedness of Latina's human capital skills, such as their prior work experience and training, access to information, and education.

Table 3

Access to Financial Capital

Financial Issues	Lack of Financial Skills	Barriers to Financial Institutions
Lack of capital	Financial record keeping	Lack of self-confidence
Limited access to bank loans	Managing capital	Discouragement
Lack assets, money	Pricing	Gender discrimination
	Managing costs/debts	Loan denial
		Lack assistance with loans

Note. Data obtained from literature review.

Access to human capital. Human capital encompasses an individual's expertise, skills, and capabilities (Smith-Hunter, 2004). Linked to human capital, Orser and Elliot (2015) reference education and experience as human capital factors. Equally, human capital includes formal and informal ways of learning, such as through personal experiences (Moon et al., 2013). As a result of these human capital attributes, it is vital to understand how Latina entrepreneurs gain the needed business skills to operate their firms. Latina entrepreneurs' prior work experiences and training, access to information, and education, all of which are embedded in human capital factors, are further explored.

Prior experience and training. To begin, women entrepreneurs utilize various business skills, such as managing finances and utilizing technology to name a few. Yet, women entrepreneurs may perceive they lack an assortment of business skills (Coughlin & Thomas, 2002; Loscocco & Robinson, 1991). To showcase, García-Pabón and Klima (2017) discovered a Latina entrepreneur who felt she lacked computer skills and relied on her husband/business partner to operate this aspect of the business. In a similar vein, Rosario-Perez (2016) explained that Puerto Rican women entrepreneurs found the use of technology important for their businesses; yet, for some women who lacked these skills, they relied on their children's assistance. In effect, Latina entrepreneurs find ways to gain or implement essential business skills.

Concerning prior work experience, Sarason and Koberg's (1994) investigation reveals that 33% of Latinas had parents with previous business ownership and 60% of Latinas had prior experiences working with clientele, a similar product, or working in the same industry. To further highlight, Rosario-Perez (2016) established that Puerto Rican women entrepreneurs had a history of family members who owned businesses. Perhaps Latina entrepreneurs inherit their family business. Vallejo & Canizales (2016) discovered that 79% of Latinos had prior work experience in the same type of business they owned. Welsch et al. (1987) further established that Latinos had previous business ownership experience. For example, Cameron (2013) revealed that Latina participants often owned businesses in the same industry in which their family owned businesses. Another Latina referenced in the study utilized the skills she gained from her formal employment as a tool to start her own event-planning business.

To explain how Latina entrepreneurs make use of their prior job experiences, Vallejo & Canizales (2016) suggest that corporate jobs assist Latinos with financial support to start their businesses since prior job experience allows for valuable training and access to future clientele. However, a study by García-Pabón and Klima (2017) discussed a Latina entrepreneur who felt the training she received from other companies was unrelated to her client's needs. In some instances, Latina entrepreneurs might initiate training to gain the needed business skills or rely on their work experiences to assist them with starting their own businesses. To emphasize, Rugnao (1998) found a Latina entrepreneur who stated that she personally sought business education training to learn how to manage her business. Tienda and Rajiman (2004) suggest that being employed in a co-ethnic business assists aspiring entrepreneurs with the training to become successful business owners. As a result of these findings, Latina entrepreneurs start businesses in similar areas where they can apply and transfer their prior work experiences. Next, understanding how Latina entrepreneurs access critical business information is explored.

Access to information. Receiving information and advice are necessary elements for starting and maintaining a business (Orser & Elliott, 2015). For example, immigrant entrepreneurs seek information to start their formal businesses (Tienda & Rajiman, 2004). Also, Latino immigrant business owners search for information pertaining to business regulations, developing a business plan, and management training (Moon et al., 2013, p. 377). Related to business plans, due to women's domestic roles, Latina business owners have less time to focus on this business aspect (Bender, 2000). Therefore, educational organizations working with Latina entrepreneurs might focus on disseminating information and resources on how to develop or enhance a business plan.

The basis in which Latina entrepreneurs lack access to information is complex. With attention to ethnic entrepreneurs, they may lack access to information if they rely on their close networks who might be limited in knowledge (Williams et al., 2017). In the same manner, living communities, such as being in a dominant Latino neighborhood, can also limit an entrepreneur's access to information regarding business needs extending their immediate vicinity (Canedo et al., 2014). Immigrant and ethnic entrepreneurs do pursue information for their businesses, yet, Young and Flores (2008) confirm that Latinos are hesitant to request information through traditional forms. In contrast, Welsch et al. (1987) discovered that Latinos had a desire to acquire information and training and therefore attended seminars. A Latina entrepreneur in Sobrino's book (2007) described learning of ways to access free business information provided by the Department of Commerce and the United States Export-Import Bank. On that account, there are implications for financial and educational organizations who can provide Latina entrepreneurs with business information and resources. Next, examining the role of education is needed to understand Latina entrepreneurs' experiences as it intertwines with their prior work experiences and training, and how they access information.

Education. Skills can be learned implicitly or explicitly, and education is a pathway to acquire business skills. Education can be obtained through a narrow method (curriculum centered, experiential learning) or a broad method (personal development, competencies) (Coughlin & Thomas, 2002, p. 138). That being the case, whether education is obtained formally or informally, it provides opportunities. For example, Failde and Doyle (1997) interviewed several Latinas who shared that education was an important credential, served as a network opportunity, and helped level the playing field. In agreement, Smith-Hunter (2004) reinstates the importance for women entrepreneurs to possess human capital skills, such as an education or

training, which are a precursor to business ownership. Hackler and Mayer (2008) elaborate in their research on women, Latinos and African-American entrepreneurs, that human capital, such as education, experience, and managerial skills, lead to entrepreneurial success. Shim et al., (2000) in their study on U.S. Latino business owners, propose that education is a strong predictor of business growth and is needed to move a business from being a sole proprietorship to a corporation. Based on these results, a Latina entrepreneur's education might be linked to the success of her business.

Still, Latina entrepreneurs might not have access to an education. Lofstrom and Bates (2009) explored that non-Latino, Anglo women business owners possessed more human and financial resources, had a higher probability of graduating from college, and had significant earnings; in comparison to Latina women who typically did not complete high school and had fewer years of education. Bishop and Surfield (2013) found that Latino immigrant entrepreneurs, compared to United States born Latino entrepreneurs, had lower levels of educational attainment. In agreement, Leta-Leroux (2018) found that undocumented immigrant Latina entrepreneurs felt they could not gain access to a higher education. Yet, Bonder (2017) discovered that a few Latina entrepreneurs felt that being a business owner allowed them time and flexibility to learn English and obtain their GED; thus, investing in their education was important, but not always an option for all Latinas. However, Welsch et al. (1987) analyzed Latino and non-Latino business owners who had less education but were still successful in their prior businesses. Latino entrepreneurs in Ballesteros (2017) study recognized the need for business education and training.

On one hand, Munoz and Spain (2014) reject the notion that Latina entrepreneurs have lower levels of education and to illustrate, they discuss a model agency owner and artist who

shared that the business classes she attended at a university were highly beneficial once she started her business. Another Latina entrepreneur who started a business in the food industry and was a health consultant also felt that education was an important value instilled in her from her parents; and thus, pursued an education. However, a beauty industry entrepreneur with a high school diploma felt that education did not further her business success. Hence, Latina entrepreneurs vary in their educational experiences and levels of educational attainment. To demonstrate, Sarason and Koberg (1994) revealed that 47% of Latina business owners had a college degree, which they expressed assisted them in operating their business. Comparably, Shim and Eastlick (1998) found that Latina business owners had similar levels of education as Latino male business owners.

Moreover, García (1995) revealed that Mexican-American women entrepreneurs were compelled to start their own businesses in hopes of providing for their children and offering them an education that they felt would better their children's lives. Furthermore, the Latina women in García's (1995) study expressed that, although they engaged in entrepreneurship, they did not wish for their children to follow the same professional paths. For Puerto Rican women entrepreneurs, they felt their education did not correspond to the success of their business; rather, they relied mainly on their experiences, acknowledging that education was important, especially for their children (Rosario-Perez, 2016). These examples highlight the important role of education, especially for Latinas and their families.

On a related note, Welsch et al. (1987) reinforce that education is not a barrier to business success. For some Latina entrepreneurs, education can aid their businesses and for others education has no impact on their business. Canedo et al.'s (2014) research speculated that Latino entrepreneurs' skills, rather than educational attainment, was an important indicator of their

motivation to start a business. Even so, gaining human capital skills (see Figure 9), whether through prior work experience and training, accessing information, or obtaining an education, are imperative for Latina entrepreneurs. This is supported by Leta-Leroux (2018) who found that Latino entrepreneurs utilized an amalgamation of education, training, and their previous experiences to acquire the needed human capital skills. A similar focus by Cameron (2013) found that for one Latina entrepreneur, she used a combination of her formal education and the skills she gained from her prior work experience to start her bakery business. From these examples, educational institutions and government organizations can extend their services and provide Latina entrepreneurs with educational, job, and training opportunities tailored for their businesses. Following is an overview of Latina entrepreneur's social capital networks including cultural aspects unique to Latina business owners.

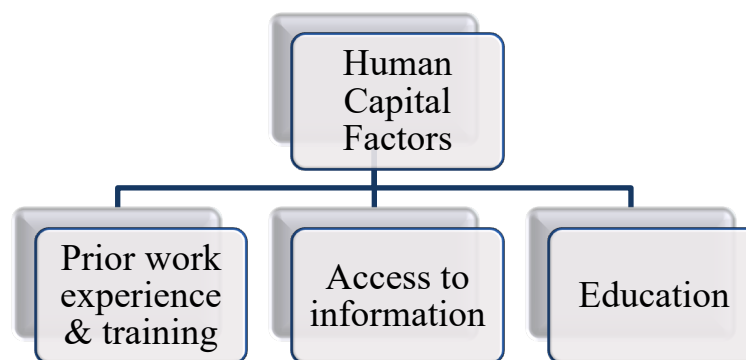


Figure 9. Human capital factors impacting Latina entrepreneurs.

Access to social capital. Social capital is an important tool for women entrepreneurs and trust is a fundamental value needed to build upon social networks (Orser & Elliott, 2015). Social capital includes self, family and friends; informal networks; mentors; advisory boards; and industry and professional associations (p. 107). These networks “foster self-help, allow for exchange of information, improve productivity, and allow for sharing of resources” (Coughlin & Thomas, 2002, p. 126). Further, networks are important for business success and for business

credibility (Moore & Buttner, 1997), and networks play an important role in women entrepreneurs' businesses (Smith-Hunter, 2004). For example, Puerto Rican women entrepreneurs access information through their social capital networks (Rosario-Perez, 2016). Therefore, Latina entrepreneurs' access to social capital is explored and involves their networks such as co-ethnic businesses, mentors, family, and friends.

Co-ethnic networks. Part of Latina entrepreneurs' networks include co-ethnic businesses that are concentrated in ethnically dominant communities and that often cater to consumers from that ethnicity (Tienda & Rajjman, 2004). For example, race, ethnicity, and structural aspects cause ethnic minorities to find jobs in sectors where there is a high prevalence of co-ethnic groups (Wang, 2013). The benefits of co-ethnic businesses and communities include that they provide goods for ethnic populations, ethnic business owners can be role models for others, and it is a low-cost industry with possible foreign networks and unique resources (Wang & Li, 2007). Plus, co-ethnic businesses can appeal to new settlers since these businesses offer specific cultural goods (Zarrugh, 2007). In other words, co-ethnic businesses can be advantageous. For example, Puerto Rican women business owners capitalize on their social networks since their clients encompass mainly neighbors and friends who promote their business through word-of-mouth (Rosario-Perez, 2016). On the contrary, Latino entrepreneurs who experience challenges operating a co-ethnic business can employ the following strategies: seek family and community support, gather innovative ideas, and provide cultural services (Leta-Leroux, 2018, p. 125). More research is needed regarding how Latina entrepreneurs navigate their networks within co-ethnic businesses.

Mentors. Commonly noted in the literature are the role of mentors (Orser & Elliott, 2015). A mentor is another experienced entrepreneur or professional who is trusted, respected,

and is willing to aid other women entrepreneurs (Coughlin & Thomas, 2002). Mentors can include parents, friends, and family, with whom women can form “mentoring relationships” (Laukhuf & Malone, 2015, p. 81). To demonstrate, Latino entrepreneurs seek information from business advisors who are knowledgeable, trust-worthy, available, and who speak Spanish (García-Pabón & Klima, 2017). Moreover, 72% of women entrepreneurs have a business mentor (Davis, 2014). Comparably, 52% of Latina entrepreneurs described having a business mentor who included “family members, personal contacts, community advocates, and teachers” (Cameron, 2013, p. 219). Still, Latinas lack mentors (Castro, 2010). Thus, Latina entrepreneur’s mentors might include individuals or groups within their social networks.

Latina entrepreneurs cited in Failde and Doyle’s research (1997) shared that it is important to seek mentors and not to expect that they will be Latinos or Latinas, and another Latina shared that it is vital to take control of your career and not necessarily rely on advice from others. Coughlin and Thomas (2002) suggest women entrepreneurs first identify their business needs in order to be able to request assistance from “help givers” (p.123). With reference to gender of mentors, in Sobrino’s research (2007), a Latina entrepreneur found her success contributed to her mentor-relationships, who were male; whereas, another Latina entrepreneur found a female mentor as crucial to the success of her business.

Research sheds light on Latina entrepreneurs’ experiences in receiving advice from mentors. For instance, Failde and Doyle (1997) describe a Latina entrepreneur who found mentors offered long-term and immediate advice and shared that it was important to find people who were honest and confident. Another Latina entrepreneur shared that, “You have to be able to sort out good advice from bad advice, even from people like your parents” (Failde & Doyle, 1997, p. 87). Sobrino (2007) commented that a Latina entrepreneur in her study found that

conventional wisdom was often misleading and stated that her male boss unintentionally became her mentor. A key point is that female entrepreneurs can benefit from mentors (Shim & Eastlick, 1998). For example, women entrepreneurs who had a mentor felt they were able to address their challenges and overcome barriers (Laukhuf & Malone, 2015). To further illustrate, Latina entrepreneur Maria de Lourdes Sobrino reaffirms the importance of having a mentor who understands the business and someone who has an objective point of view stating, “Thanks to these experiences, I became a stronger woman” (Sobrino, 2007, p. 25).

Additionally, Latina business owners in international consulting firms expressed that a business mentor aided them in starting their businesses (Castro, 2010). For another Latina entrepreneur Sobrino (2007) interviewed, she cited having mentors and strategic partners who assisted her with financial, technical, and management advice and were essential for securing government projects; adding that she later served as a mentor for other small business owners. More so, Bender (2000) explained that women entrepreneurs who had a mentor reported success, leading them to become mentors themselves. Accordingly, it is imperative to note that mentors form part of Latinas’ social networks. Subsequently, a review of Latina entrepreneurs’ family networks is explored and how these networks play a role in their businesses.

Family networks. Unique to Latina entrepreneurs are their cultural networks. For instance, Latina business owners identify family as important to their entrepreneurial successes (Castro, 2010). Orser and Elliott (2015) reinforce that family is an important element as women venture toward establishing their own businesses. Also, Abebe (2012) noted that familial support and social networks are important for the Latino-American culture and reaffirm that social capital is needed for minority owned businesses. For example, Latino businesses expand their social networks to include family, friends, customers, suppliers, and creditors (Young & Flores,

2008, p. 89). Bender (2000) also confirms that women entrepreneurs associate family as part of their business networks.

Culturally, Latino entrepreneurs have strong ties to their community, are collectivist, and place strong emphasis on socialization (Canedo et al., 2014; Williams et al., 2017), and identify family as essential to their business success (Leta-Leroux, 2018). Notably, family might include spouses who are part of Latina entrepreneurs' immediate networks (Shim & Eastlick, 1998). To further explain, Castro's research (2010) uncovered that Latina business owners relied on their father's help to start their businesses. Also, a benefit of including family is that women business owners can have control of their schedule to meet the caretaking needs of their families (Coughlin & Thomas, 2002). However, while family networks can be an asset to Latinas' business ventures, managing family responsibilities can limit women entrepreneurs' possibilities. For example, women entrepreneurs work part-time and have a higher tendency to operate home-based entrepreneurial activities (Wang, 2013). Hence, Latina entrepreneurs capitalize on their family networks, yet also face managing their multifaceted roles.

In examining the impact of family on Latino entrepreneurs, Canedo et al. (2014) shared that family networks serve as role models and affect an entrepreneur's self-efficacy since Latino entrepreneurs are more likely to continue or start a similar family business. Robles (2004) reinforces the Latino collectivist culture and how Latina entrepreneurs transfer their business skills to family members, which becomes a unified family effort for economic gains. Thus, it is substantial to recognize that Latina entrepreneurs involve family in their businesses; but also the businesses might be family-owned implying that Latinas transition into their entrepreneurial role.

More so, family networks can provide start-up capital, business knowledge, and experience for Latina entrepreneurs (Robles, 2004). Another positive aspect that a Latina

entrepreneur shared, in Failde and Doyle's study (1997), is that Latinos are a part of a culture that is loyal and often business occurs by word-of-mouth, yet they suggest it is still important for Latinas to promote their businesses. As Latina entrepreneurs utilize family networks, this can also extend to the families in their home countries, which has business implications. For example, Wang (2013) maintained that Latinos and Asians operated international networks and had high export contributions. Therefore, it is vital to consider how Latina-owned businesses reach transnational markets.

To further highlight the importance of social networks, Cantú's (2012) essay exploring *testimonios* by Chicanas in STEM signaled that family, community, and support from mentors assisted women in overcoming barriers such as racism and sexism. *Testimonios*, as defined by Reyes and Rodriguez (2012), are a first person oral or written account that convey an individual's voice that speaks of an important event. Providing a summary, Figure 10 depicts different social capital factors impacting Latina entrepreneurs, such as, family being central to Latina-owned business, which can be viewed as a nearby resource. Also, mentors and co-ethnic networks play an important part in Latina entrepreneurs' businesses but may be a resource that is not as easily accessible as family networks.

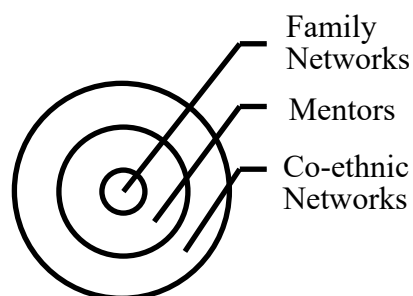


Figure 10. Social capital factors impacting Latina entrepreneurs. Central to the Latino culture is utilizing family in Latina-owned business; also having mentors along with operating in co-ethnic networks are resources that extend beyond family. These social capital factors can provide Latinas with assistance to experience business success.

To conclude, varying entrepreneurial considerations were thoroughly reviewed that pertain directly to Latina entrepreneurs' experiences. Financial capital was highly correlated to Latina business success; but also, Latinas' human and social capital capabilities impact their business experiences. Leta-Leroux (2018) found that Latino entrepreneurs who identified early-on any entrepreneurial challenges were able to form strategies to help them overcome these business obstacles. Accordingly, women and Latina entrepreneurs can also gain an awareness of potential business challenges and look for opportunities to increase their financial, human, and social capital experiences. The following section provides insight from Latina entrepreneurs' experiences as referenced in the literature.

Insight from Latina Entrepreneurs

Learning from Latina entrepreneurs and their business experiences can assist other women entrepreneurs in varying contexts. To begin, it is important to define business success, which can be measured by a variety of factors including products and services offered by a business, assessing company collaboration efforts, and company assistance to individuals and groups, along with a supportive work environment (Orser & Elliott, 2015). Also, success defined by women business owners includes balancing business and personal lives (Paige, 2014). Furthermore, Moore & Buttner (1997) found that women defined entrepreneurial success as a sense of self-fulfillment, goal attainment, assisting others, balancing family, business growth, earned profits, and employee satisfaction. Rosario-Perez (2016) identified that, for Puerto Rican women entrepreneurs, success meant caring for their family and home, assisting clients, and being proud of the service they provided. In all, entrepreneurial success can be viewed in terms of market and financial performance, professional autonomy, work-life balance, and self-

fulfillment (Orser & Elliot, 2015, p. 34). As discussed, defining business success can be viewed from multiple perspectives unique to Latina entrepreneurs.

What follows is an exploration of the literature that addresses the attributes or qualities and characteristics Latina entrepreneurs believe contributed to their success. For example, factors that contribute to business success include an entrepreneurs' personality, such as being dedicated, motivated, and determined, recognizing an opportunity, and having a vision (Munoz & Spain, 2014, p. 117). To showcase a Latina entrepreneur who experienced success, Mendoza (2015) discussed Nely Galán, who was the first Latina president for a major television network, owner and president of her own entertainment network, and a self-made media celebrity. Ms. Galán contributes the following attributes to her success as an entrepreneur: effort, risk taking, sacrifice, focus, and knowing how to invest and save financially. Galán shared that risks and challenges are inevitable stating, "But they almost always move a woman and a business forward" (Mendoza, 2015, p. 14). Also cited in Failde and Doyle's research (1997), Ms. Galán expressed that she focused on her journey rather than her goals.

Other skills that are vital for business success according to a Latina entrepreneur in Munoz and Spain's study (2014) include perseverance, personality, being independent, networking, flexibility, and having leadership qualities. Coupled with honesty, values, integrity, flexibility, and being people-oriented, a Latina entrepreneur claimed, "Latinos bring a lot of business-we are bilingual, we show a lot of care, and have strong and positive values" (Munoz & Spain, 2014, p. 37). From these examples of successful Latina entrepreneurs, it is important to point out that experiencing success can involve a combination of personal and entrepreneurial characteristics distinctive to each Latina entrepreneur.

To understand Latina entrepreneur's experiences, Failde and Doyle (1997) described a Latina founder and CEO of a multimedia company who shared that it is important for Latinas to pursue their dreams and not to settle for anyone saying "no" (p. 52). Another example from their study is a Latina founder and CEO of a produce importer company who conveyed that Latinas should not label themselves or allow others to refer to them as "minority, woman, Hispanic" (p. 53). Also, in their research, a Latina entrepreneur who was a national Vice President of AT&T indicated the importance of staying innovative, setting standards, and searching for opportunities to meet customer's needs. Further, another Latina entrepreneur shared that it is important to learn from business mistakes. Lastly, a Latina senior vice president for a financial company suggested growing a thick skin, selling your talents, and remaining accountable for your own success.

Table 4 highlights the varied ways Latina entrepreneurs might measure their success in terms of business or personal characteristics. Some Latina entrepreneurs might determine their success from a combination of these factors.

Table 4

Latina Entrepreneur Success

Business Characteristics	Personal Characteristics
Products and services	Work-life balance
Company collaboration	Self-fulfillment
Assisting employees (employee satisfaction)	Effectiveness
Supportive work environment	
Professional autonomy	
Financial performance	
Goal attainment	

Note. Data obtained from literature review.

Hence, a Latina entrepreneurs' success can extend from personal to business qualities and defining success can vary by an individual's business experience. While women entrepreneurs experience challenges, such as business growth and being taken seriously, the rewards like a sense of empowerment and control over their future outweigh the obstacles (Bender, 2000). What is remarkable is that Latina entrepreneurs persevere and overcome barriers linked to financial, human, and social capital.

Theories

To understand Latina entrepreneurs, there are a multitude of underlying theories that explain an entrepreneur's motivation, personality, and challenges they encounter. The theoretical framework for this study is a combination of push-pull theory related to an entrepreneur's motives, Boyd and Vozikis' (1994) entrepreneurial self-efficacy theory, and Crenshaw's (1989) intersectionality theory that explores the impact of gender, race, and ethnicity.

Push-pull theory. Latina women turn to entrepreneurship for varying reasons and therefore, it is important to examine their motives in order to understand their experiences. Research highlights factors that "push" Latina women toward entrepreneurship, implying an entrepreneurial career is their main job possibility. There are also indicators that "pull" Latinas to become entrepreneurs, entailing entrepreneurship is an appealing career option. Both, "push" and "pull" factors lead women to engage in entrepreneurship for various internal and external reasons.

Push factors. In examining "push" factors, Coughlin and Thomas (2002) identify that women are "pushed" to entrepreneurship due to unemployment or low-income earnings. In a similar approach, García (1995) explained that Mexican-American women entrepreneurs were "pushed" to engage in entrepreneurship due to experiencing financial hardship and problems in

their formal employment. Linked to employment, Fisher and Lewin (2018) found that immigrant and Dominican entrepreneurs were “pushed” to engage in self-employment because of limited formal employment. Also, The State of Women-Owned Business Report revealed that minority women started businesses due to necessity from unemployment and gaps in pay (American Express, 2017). Parallel to this, Zarrugh (2007), found that Latino entrepreneurs were motivated to start their own business due to unemployment, job discrimination, childcare issues, and to better their economic situations. Connected to discrimination, Tienda and Raijman (2004) discussed how “blocked mobility” prevents entrepreneurs from job opportunities, due to prejudice that “pushes” individuals to venture into business ownership.

On a broader scope, Mora and Davila (2014) suggest that macroeconomic variables, like unemployment rate and labor market conditions, can either “push” or “pull” individuals into self-employment. Yet, issues with employment and income are most evident as “push” factors. For instance, a Latina business owner in Munoz and Spain’s (2014) study expressed that she was “pushed” toward entrepreneurship after being laid off from her corporate job, and another Latina entrepreneur was “pushed” stating, “The disappointment of working long hours for someone and not being appreciated forced me to look beyond my situation” (p. 50). Related to economic factors, León-Ross et al. (2013) discussed that Latina migrant entrepreneurs, in response to an economic downturn, viewed entrepreneurship as a necessity to provide for their families and utilized their home-based skills of cooking and cleaning as a means of creating employment. Opposing an economic recession as a motivating factor, Cameron (2013) identified only 4.8% of Latina entrepreneurs who were impacted by the economic decline in North Carolina (p. 119). Regarding income, García-Pabón and Klima (2017), found that Latino entrepreneurs mentioned the need for income stability as their motivator to venture toward business ownership.

Along with unemployment and economic issues, Latina women start their own businesses due to experiencing gender discrimination. For example, women might be “pushed” into entrepreneurship if they experience gender-based biases in their work environment that hinder their career advancement also known as the glass ceiling phenomenon (Bosse & Taylor, 2012). Specifically, Latina entrepreneurs express discontent with their female employers’ treatment toward them, noting that their female bosses were entrepreneurs themselves (García, 1995). This finding reveals that gender issues might be prevalent amongst females and not necessarily in a male-driven context. Conversely, Bonder (2017) described a Latina entrepreneur that was “pushed” to start her own business of making and selling Mexican food in farmers’ markets, due to the discouragement she received from her father and husband who told her she should not invest her time in such activities.

Other “push” factors that might lead individuals into self-employment or small business creation include lack of access to information and educational opportunities (Robles & Cordero-Guzmán, 2007). For example, Vallejo and Canizales (2016) shared that a Latina entrepreneur with a high school diploma was “pushed” toward “survivalist entrepreneurship” (p. 1647), in order to care for her family and she established a real-estate firm that later profited from two million dollars in annual earnings. A different focus by Sobrino (2007) explained that a Latina entrepreneur who migrated from Mexico and owned a travel agency was “pushed” to start her own business due to experiencing a divorce and the need to care for her family. In a similar manner, divorce, as a factor in general, leads women to engage in entrepreneurship due to economic need (Orser & Elliot, 2015). Given these points, it is important to consider the countless “push” factors that motivate Latina women to start their businesses and it is equally important to examine what factors “pull” Latinas to engage in entrepreneurship.

Pull factors. Generally, factors leading women to engage in business ownership include the need for independence, to be involved in their work, and for self-fulfillment (Coughlin & Thomas, 2002). Along the lines of self-fulfillment is a less cited entrepreneurial motivator in which Latina entrepreneurs are drawn to a social cause (Cameron, 2013). Still, women entrepreneurs are “pulled” by the need for independence and the need to balance work and family and are not necessarily “pulled” by the need to generate income (Paige, 2014). Again, women entrepreneurs cited the need to be independent and have freedom as motivators for starting their own businesses (Moore & Buttner, 1997). Hence, independence appears to be a common “pull” factor for women entrepreneurs. Paralleling this idea, Smith-Hunter (2006) explored women business owners who left the labor force for the following reasons: to be their own independent boss, the desire to start their own career, and due to having the right opportunity. Along the same lines, another “pull” factor for Latina entrepreneurs is the ability to identify a business opportunity that leads them to establish their own firms (Munoz & Spain, 2014). For example, Latina entrepreneurs recognize business opportunities that emerge from their employment experiences, which they expand upon to create their own businesses (Cameron, 2013).

Entrepreneurs from Colombia and South America were “pulled” to self-employment for various reasons, such as independence and work flexibility (Fisher & Lewin, 2018). In agreement, Neville et al. (2018) found that Latino-Americans were prompted to start their own business due to the need for financial independence. Revisiting the same subject, Tienda and Rajjman (2004) found that Latino entrepreneurs sought independence as a motivating factor leading them to self-employment.

In general, there is a balance of women entrepreneurs being “pulled” by business opportunities and also being “pushed” due to the work environment (Coughlin & Thomas, 2002). This is supported by Sobrino (2007) who identified a Latina entrepreneur who was “pushed” to start her own international flower business especially to escape the male dominated industry, but was also “pulled” by the business opportunity that allowed her flexibility to balance work and family. Vallejo and Canizales (2016) discussed that for middle- and upper-class Latino professionals, they engaged in entrepreneurship because they either found a business opportunity due to a market need within an ethnic population or because they had a negative work experience related to racism. Analogous to this finding, experiencing discrimination might “push” minorities and immigrants to find jobs in co-ethnic markets (Wang, 2013). Altogether, the literature reveals innumerable “push” and “pull” factors that lead Latina entrepreneurs to start their own business or engage in self-employment. In summary, there are a combination of “push” and “pull” factors that motivate Latina entrepreneurs as outlined in Table 5.

Table 5

Factors that Motivate Latina Entrepreneurs

“Push” Factors	“Pull” Factors
Unemployment	Independence
Limited income	Achievement
Provide for family	Self-fulfillment
Formal employment issues (discrimination, job dissatisfaction)	Opportunity
Lack of education and access to information	Balance work and family
Divorce	

Note. Data obtained from literature.

Upcoming is a discussion on a theoretical consideration known as entrepreneurial self-efficacy which is part of the conceptual framework for this study.

Entrepreneurial self-efficacy theory. Self-efficacy is comparable to self-perception and how one views their potentiality (Bandura, 1991). Thus, it is plausible that Latina entrepreneurs have a strong sense of utilizing their potential to overcome compelling entrepreneurial tasks whether they are initially aware of the challenges or later experience them. However, Davis (2014) suggests that women entrepreneurs struggle with self-esteem and self-efficacy (p. 3), yet minority women entrepreneurs present high levels of self-efficacy. In confirmation, Rosario-Perez (2016) discovered that Puerto Rican women entrepreneurs also possess entrepreneurial self-efficacy.

Boyd and Vozikis (1994) declared that self-efficacy impacts entrepreneurial intentions. In examining intentions, Bird (1988, 1992) claims that entrepreneurial intentions exist related to personal and contextual components. This is demonstrated through the various elements that either “push” or “pull” Latina entrepreneurs. Regardless of the motivating factor, Latina entrepreneurs demonstrate entrepreneurial aspirations. Perhaps what leads Latina-owned businesses to experience success relates to their level of self-efficacy. Bandura (1994) affirms that individuals with strong self-efficacy can proceed with challenges through sustained effort, whereas individuals with a low sense of their own capabilities might not pursue challenging tasks. For Latino entrepreneurs, they might lack self-efficacy to start a business due to the lack of belief in obtaining capital and necessary resources (Canedo et al., 2014). Access to financial capital was an obstacle for Latina entrepreneurs as previously noted in the literature, which might explain a lack of self-efficacy in this area.

Little is known on how Latina entrepreneurs perceive their level of self-efficacy and if it has any impact on their business efforts. Neville et al. (2018) investigated discouragement among racial-minority entrepreneurs and explained that entrepreneurs who assume a negative outcome directly links to their willingness to perform different entrepreneurial tasks. Hence, how an individual perceives situations might impact any aspect of their business. For example, Austin and Nauta (2016) found that entrepreneurial self-efficacy (ESE) impacted the interactions of women entrepreneurs toward their mentors and their intentions to start a business. Similarly, Davis (2014) explained that mentoring can assist women entrepreneurs with developing their self-efficacy as they indicated that a mentor provided them with encouragement, emotional support, and assistance with networking. Also, women entrepreneurs develop their self-efficacy through their formal employment experiences (Bender, 2000). This is supported by García (1995) who reiterated that Latina entrepreneurs felt their job experiences assisted them with their entrepreneurial careers.

On another note, in examining technology use among Latino entrepreneurs, Williams et al. (2017) found that self-efficacy was low, indicating that Latino entrepreneurs were less confident in their ability to utilize technology for business use. This finding is confirmed by Rosario-Perez (2016) who described that Latina entrepreneurs relied on their family members for technology assistance. From these examples, it is important to note that a fundamental component of self-efficacy is the belief one has in themselves (Bandura, 1977, 1986). For Latina entrepreneurs, the study postulates that they perhaps maintain a strong sense of self-efficacy as they navigate through the financial, human, and social capital pathways. Next, intersectionality theory is discussed as part of the conceptual framework for this study.

Intersectionality theory. Crenshaw (1989) introduced the label “intersectionality” in exploring how gender, class, race, and ethnicity “intersect” and impact Black women. Considering minority women business owners, they experience a triple deficit related to racial, ethnic, and gender discrimination impacting their entrepreneurial efforts (Mora & Davila, 2014). Latina women also experience racial and cultural injustices (Castro, 2010), and gender and ethnic discrimination (Leta-Leroux, 2018). Hence, the interplay or “intersection” of gender, race, and ethnicity affect women entrepreneurs. Therefore, examining Latina entrepreneurs’ experiences through a lens of intersectionality allows for a profound view of Latinas’ “lived experiences” in understanding how they navigate the “systems of oppression” (May, 2012, p. 81).

Neville et al. (2018) revealed that race has a direct impact on an entrepreneur’s performance and the inequalities experienced by minority entrepreneurs influence their disposition to engage in entrepreneurship. Shim et al. (2000) explained that gender and ethnicity did not directly affect Latino entrepreneurs’ business growth but could impact other business areas. For example, class, gender, and ethnicity “intersect” and impact an entrepreneur’s access to start-up capital (Vallejo & Canizales, 2016, p. 1649). For these reasons, it is important to understand how Latina entrepreneurs are affected by the “intersection” of race, ethnicity, and gender.

For instance, Vallejo and Canizales (2016) explained that a Latina entrepreneur who owned a marketing firm shared that she encountered racial and gender inequities stating, “I think there is this stereotype of Latinas that is always kind of there” (p. 1650). Also, Failde and Doyle (1997) described a Latina entrepreneur who also experienced racial and gender discrimination in her workplace and was compelled to start her own company that was, “women-owned and

minority controlled” (p. 222). Contrarily, Cameron (2013) proposed that gender and ethnicity might intersect positively. For instance, a Latina entrepreneur who had ties to her ethnicity led her to develop a co-ethnic business and for another Latina, she related her role as a mother and a wife as inspiration to start a business. Therefore, the role of race, gender, and ethnicity can impact a Latina entrepreneur’s experiences in different ways.

However, gender discrimination experienced by women entrepreneurs seems to be a recurrent theme. For example, related to gender inequities, Vallejo & Canizales (2016) found that a Latina entrepreneur with a real estate and insurance firm shared that men consistently questioned her role as a woman business owner stating, “You got to earn their respect” (p. 1650). Likewise, Laukhuf and Malone (2015) stated that 41% of women business owners experienced gender discrimination having to prove their business credibility, especially in male dominated industries. Revisiting the same subject, Munoz and Spain (2014) reported that a Latina entrepreneur expressed that gender and not racial discrimination was more common among her male customers stating, “I had to make an effort to prove myself and really show them what I was capable of. In my business, you need to be tough and can’t be too nice” (p. 30). Another Latina entrepreneur claimed, “I do feel like I have to work harder to earn credibility because I am a young female with an accent” (p. 51). Similarly, Failde and Doyle (1997) expressed that a Latina entrepreneur experienced gender discrimination among other males; she would often sign contracts with her initials to conceal her gender, so no one would question her company’s ability. On a different note, Vallejo and Canizales (2016) found that Latino male business owners claimed they had a gender advantage over women; yet, they also experienced discrimination, such as being fallaciously referred to as a worker as opposed to being recognized as the business owner.

Puerto Rican women entrepreneurs face gender stereotypes as well. For example, women's professional titles are dismissed by customers who assume the husband holds the higher position (Rosario-Perez, 2016). Evidently, the interchange of race, ethnicity, and gender are directly correlated to Latina entrepreneurs' experiences. In confirmation, Vallejo & Canizales (2016) reiterate that Latina entrepreneurs believe that gender is more prevalent as a discriminatory component versus race when operating in a similar ethnic market; yet, when interacting with a wide-ranging community, Latinas reported that gender and race impacted their businesses. In agreement, Ballesteros (2017) discovered that some Latina entrepreneurs felt gender impacted their businesses and one Latina shared, "Actually, being female has been more of a hindrance than being Latino" (p. 63). Undoubtedly, gender, race, and ethnicity "intersect" and impact Latina entrepreneurs' experiences.

Chapter Summary

The literature review began with contextualizing the study to encompass Latina entrepreneurs who operate in south central Texas. Then, a transparent account was provided regarding how the literature was retrieved. This was followed by an investigation of the glass ceiling phenomenon, which leads women to consider entrepreneurship. Next, Latina entrepreneurs' personal and business demographics were discussed as well as Latinas who operate in different entrepreneurial sectors, such as traditional and non-traditional businesses, small-businesses, self-employment, and co-ethnic businesses. Furthermore, the research on entrepreneurial considerations provided extensive insight into the financial, human, and social capital factors that impact Latina business owners. Then, a look at Latina entrepreneurs and how they define success was reviewed. In addition, the conceptual framework for this study included theory based on push-pull factors linked to entrepreneurial motives, entrepreneur's self-efficacy,

and how the intersection of gender, race, and ethnicity affect Latina business owners. What follows is a comprehensive investigation regarding the methodological approach for this study.

Methodology

Introduction and Overview

The purpose of this qualitative narrative inquiry was to explore the experiences of Latina entrepreneurs in south central Texas and their perceptions of their entrepreneurial careers. This study was conducted through a qualitative narrative inquiry design utilizing the methodology of *testimonios* to document and theorize the experiences of Latina entrepreneurs. Since narratives allow for creating meaning of individual experiences (Polkinghorne, 1988, p. 36), this study explored Latinas' experiences as business owners. Not only does a narrative inquiry focus on experience it also focuses on "the growth and transformation in the life story that we as researchers and our participant's author" (Clandinin & Connelly, 2000, p. 71). Accordingly, through narratives, this study sheds light on Latinas' involvement and experiences as entrepreneurs.

To research an experience and "experience an experience," narrative inquirers engage with the research in four directionalities by considering participants': feelings (inward), environment (outward), and their past, present, and future (backward and forward) (Clandinin & Connelly, 2000, p. 50). The following primary research "puzzle" guided this study and allowed me, as the inquirer, to travel in the four directionalities of the inquiry: How do Latina entrepreneurs describe the experiences of their entrepreneurial careers? This research question allowed me to shift inward by listening to participants' stories; hence, their feelings associated with their entrepreneurial careers. Also, moving outward, I explored how the participants' environment(s) influenced their engagement in entrepreneurship. Lastly, the research question allowed me to proceed backward and forward to understand how participants view their current

entrepreneurial careers in relation to past experiences and future aspirations tied to their journey as Latina entrepreneurs.

The following sub-questions explored Latina business owners' experiences and allowed me to shift inward/outward and forward/backward:

1(a). What barriers do Latina entrepreneurs describe they had to overcome to start their own business?

1(b). What barriers do Latina entrepreneurs describe they had to overcome to maintain their own business?

By exploring Latinas' entrepreneurial experiences related to barriers they experienced from the start-up phase to their current year in business, I developed an understanding of participant's stories.

Additional sub-questions included:

1(c). What personal and practical characteristics do Latina entrepreneurs describe as supporting the start of their own business?

1(d). What personal and practical characteristics do Latina entrepreneurs describe as supporting the maintenance of their own business?

1(e). What factors facilitate Latina entrepreneurs in starting their own business?

1(f). What factors facilitate Latina entrepreneurs in maintaining their own business?

These questions allowed me to extensively explore the numerous factors that might impact Latina entrepreneurs' experiences as they shared their narrative. Importantly, this research study provides valuable insight that may benefit financial and educational institutions, international and local organizations, and women entrepreneurs. This study can offer numerous stakeholder's

opportunities to support not only Latinas, but women, ethnic, and minority groups that are involved or interested in entrepreneurship.

This chapter addresses how this study was conducted, beginning with an overview and discussion for choosing a qualitative research approach and a narrative inquiry design. Then, the following research components are thoroughly presented: the research site, selection of participants, data collection and procedures, data analysis, the role of the researcher, ensuring trustworthiness, ethical considerations, and protection of human subjects.

Overall Research Approach and Rationale

The basic components involved in a research approach are ontology, epistemology, methodology, and methods. Each component influences how a research question is developed, how the conceptual framework is obtained, and how the research project is designed (Hesse-Biber & Leavy, 2016). To begin, my worldview aligns with a constructivist approach where I sought to understand the views of the participants and focus on the meaning they created (Creswell, 2014). Accordingly, emphasis was placed on participants' construction of meaning as I aimed to understand their narratives.

Ontology focuses on what is reality (Lichtman, 2013) and therefore, I collected participants' narratives to understand their perceptions and the realities they experienced as Latina business owners. Epistemology is centered on "how we know and the relationship between the knower and the known" (Maxwell, 2013, p.10). Therefore, I engaged and strived to build relationships with Latina entrepreneurs in hopes of learning about their experiences so I could later reconstruct and share their unique narratives. Significantly, choosing a qualitative research approach aligns with my constructivist worldviews and connects with the selected research design and methods that is further detailed (Creswell, 2014).

Research Design

This research design is an integrated model encompassing research goals, a conceptual framework, research questions, methods, and validity (Maxwell, 2013). As a result, I implemented a qualitative research study utilizing a narrative inquiry design based on a conceptual framework to include theories on entrepreneurial push-pull factors, entrepreneurial self-efficacy, and the intersection of gender, race, and ethnicity. A narrative inquiry design was most suitable in answering the research questions previously identified. Furthermore, the research methods and research questions align within the study's universal structure. In other words, there was an interconnection of worldviews, design, and methods (Creswell, 2014) that shaped this study. Following is an examination of the rationale for selecting a qualitative narrative inquiry design.

Rationale for qualitative research design. Qualitative research focuses on understanding a central phenomenon (Creswell, 2012) and this study entails exploring Latinas' experiences as entrepreneurs. Also, a qualitative research design embeds the following elements: focuses on participants' meanings; is emergent; involves multiple realities of humans, individuals, and units of a group; uses an inductive approach and deductive data analysis; is holistic and aims to study in-depth the phenomena; occurs in a natural setting; utilizes a variety of data collection; the researcher is the main instrument; themes are obtained from the data; and the researcher utilizes reflexivity (Lichtman, 2013; Mason, 2002; Yin, 2011). Likewise, this study was grounded in these qualitative research features that have been rigorously developed in this chapter. Collectively, a qualitative research approach allows for participants' realities to be made known which has important implications for research related to female entrepreneurs.

Rationale for narrative inquiry design. Narrative inquiry investigates the lives of individuals to create an awareness and understanding of their lived experiences (Clandinin, 2013). Polkinghorne (1988) uses the term “story” and “narrative” synonymously and references attention to the process of collecting stories and to the results or creation of the stories.

Therefore, I listened to and gathered participants’ stories in order to re-create and share their narratives while seeking to understand if participants’ experiences could be viewed through a lens of intersectionality. Also, Polkinghorne (1988) refers to the importance of “true” stories of individuals’ lives and stories related to past experiences (p. 14) that helps others understand intricate events. Therefore, stories provide others with the opportunity to understand participant’s life encounters (Savin-Baden & Niekerk, 2007). As a result, understanding Latinas’ experiences as entrepreneurs was the primary focus of this study.

Additionally, a narrative inquiry offers a way to research how experiences are integrated narratively within “social, cultural, familial, linguistic, and institutional” contexts (Clandinin, 2013, p. 18). Based on the literature, Latinas are embedded in these experiences, such as through their social and cultural networks (family) and through institutional encounters (banks, education). Therefore, through a narrative inquiry design, Latina entrepreneurs’ multifaceted realities are highlighted.

Also, learning about Latina entrepreneurs’ experiences narratively ties into the three commonplaces which involve the inquirer to: first, recognize the temporality and constant change of individuals, settings, and events; then, address external factors influencing individuals; and lastly, to consider how the setting effects participant’s experiences (Clandinin, Pushor, & Orr, 2007). Also stated, a narrative encompasses events and individuals’ motivations that are influenced by the physical, cultural, and personal environments along with attention to time and

change (Polkinghorne, 1988, p. 20). Hence, a narrative inquiry design openly offered participants the opportunity to share their narratives involving shifts in time, place, and social aspects.

Research Site

The study took place in south central Texas. From a broad perspective, I identified Latina entrepreneurs' businesses as the research site and as the initial point of contact. I was cognizant that upon entering the participants' worlds, the inquiry was "beginning in the midst" of the participants living their stories and the stories of their broader and immediate environment (Clandinin & Connelly, 2000). Knowing that the setting is a crucial part in constructing a participant's narrative, I gained insight about how and where Latinas conduct their business as it relates to the entire research study.

Gaining access to the research site. To gain access to a setting requires negotiating relationships: "Nor is total access usually necessary for a successful study; what you need are relationships that allow you to ethically gain the information that can answer your research questions" (Maxwell, 2013, p. 90). This requires the researcher to consider the "relational responsibility" or view the research in relational ways (Clandinin & Connelly, 2000, p. 177), such as through developing trust and respect with the participants (Gay, Mills, & Airasian, 2006). Accordingly, special attention was placed on the researcher-participant relationship and the underlying assumptions of the researcher and how it could potentially impact the relationship (Maxwell, 2013). For example, I engaged in journaling after each interview so as to document my thoughts, feelings, and to uncover any biases.

Other relationships I considered were eliciting assistance from gatekeepers, such as friends and other contacts who provided me with additional information to access potential research sites and participants (Creswell, 2014). With the information provided by these

gatekeepers, it opened the door for me to reach out to potential participants (Maxwell, 2013). Likewise, it was essentially important to develop open communication and trust with the gatekeepers, whereby I was transparent in explaining the research process and answering any questions. Several gatekeepers assisted in the process of recruiting potential participants to take part in the study and are mentioned throughout sections of this chapter.

Selection of Participants

The target population were Latina entrepreneurs in south central Texas. In considering the sample size, this refers to the number of participants chosen from the population (Given, 2008, p. 798). The number of interview subjects might occur until the point of saturation or interviewing as many subjects as needed and dependent on time and resources (Brinkmann & Kvale, 2015). The sample size in this study consisted of five participants. Creswell (2012) suggests studying a few individuals because a large number of participants can present false representations. A small sample size is also supported by Given (2008) who states that qualitative research is extensive and highly focused on phenomena which correspond to obtaining data from a small sample. Furthermore, Kumar (2014) proposes that careful selection of a sample could even include one person. In agreement, Lichtman (2013) suggests qualitative studies can implement ten or less participants and states that researching one person is suitable for a study.

Participants were chosen based on the following criteria:

1. Must be female;
2. Primarily Latinas whether foreign born or born in the United States (Sobrino, 2007);
3. Descendants of Latinos/Latino ancestry (Sobrino, 2007);

4. Live in south central Texas;
5. Business owner, whether formally registered or operating informally (Sobrino, 2007);
6. Currently operating their business (no regard to number of employees, type of business, length of business, or business revenue) (Leta-Leroux, 2018);
7. Willing to share their experiences and stories;
8. Willing to be observed in their place of business (if the observation could not take place at a participant's business, then she was asked to share any pictures, videos, or digital pictures of artifacts of her business); and
9. Willing to be interviewed in their place of business, have the interview audio-recorded, and agree to have the audio-file sent to a third-party transcriptionist.

If the interview could not take place at a participant's business, then a different location was chosen where the interview took place in a comfortable setting chosen by the participant. The above criteria were included in the Participant Informed Consent Form (Appendix B) that was provided to participants before the study.

Gaining access to participants. To gain access to participants, I engaged in purposeful sampling of selecting individuals, activities, or sites that provided information related to the research questions (Maxwell, 2013) along with snowball sampling, which “uses a small pool of initial informants to nominate other participants who meet the eligibility criteria for a study” (Given, 2008, p. 815). To demonstrate the use of purposeful sampling, I first compiled a preliminary list of potential participants whose names had been researched or referred to by a gatekeeper. For example, I purposefully conducted searches through Facebook[®] for Latina start-up businesses and accessed a Latina entrepreneur group that then referred a few names of Latina entrepreneurs. Also, general Internet searches resulted in additional names of Latina

entrepreneurs. Figure 11 highlights how I applied the strategy of purposefully searching for information that then led me to individuals who served as gatekeepers who offered contact information to various Latina entrepreneurs. As a result of developing this list, I reached out to several Latina entrepreneurs to share the research study information and the participant invitation letter.

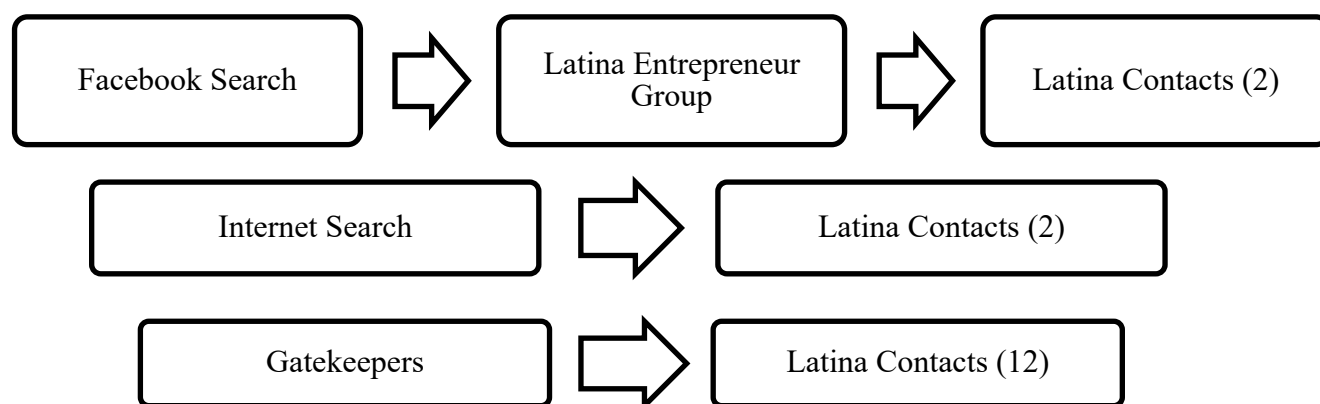


Figure 11. Purposeful sampling strategy. The number displayed in parentheses shows how many contacts I came across as I preliminarily researched names of potential participants.

Applying the strategy of snowball sampling was also beneficial. For example, I searched the Internet for the city's Chamber of Commerce, which led to information regarding an entrepreneurial organization. While the Chamber of Commerce did not respond to an email inquiry, I was able to speak to a representative who mentioned that their website provided a directory of small businesses. However, upon researching the directory, it was only accessible to members of the Chamber of Commerce. Nonetheless, a representative for an entrepreneurial organization served as a gatekeeper who offered names of Latina entrepreneurs. In addition, I contacted the National Association of Women Business Owners by email. While they did not have a specific list of Latina entrepreneurs, they recommended that I contact a county representative. This county representative served as an essential gatekeeper who assisted in

providing access to a link to an online directory that allowed for general searches to be conducted specifying Latina business owners by location, industry, and specific certifications. To preserve a participant's anonymity, the name of the directory is not disclosed. This directory yielded a list of approximately 300 Latina small business owners. As I utilized this list to recruit participants, I created a contact log to organize my information. Searching the database and utilizing this directory served as the main tool to recruit all five of the participants for this study. While participants were obtained from this specific directory, I did attempt to contact other participants whose names were not from this list. In summary, Figure 12 depicts how I engaged in snowball sampling with assistance from gatekeepers and it highlights (indicated by the star symbol) how the directory of Latina small business owners was the main resource I used to recruit participants.

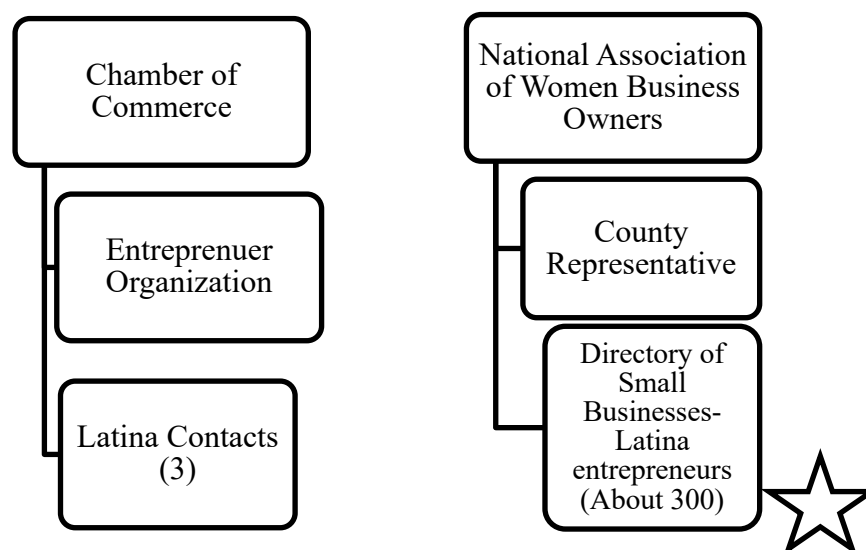


Figure 12. Snowball sampling strategy. The number displayed in parentheses shows how many contacts I came across as I preliminarily researched names of potential participants.

To recruit potential participants, I utilized the list of contact information I had gathered, and I began to reach out to Latina entrepreneurs, mainly through emails and phone calls. I documented all my recruitment attempts in a contact log that I created using an Excel spreadsheet. If the potential participant was available by phone, I then introduced myself and explained the research study. In other instances, I left a detailed voicemail and then tried to call back a few times on different days. After speaking to potential participants, I emailed them the Participant Invitation Letter (Appendix C), explaining the purpose and the process of the study.

Two of the participants who expressed interest were immediately available to schedule an interview. For the remaining three participants, who were also interested, they had some time constraints with their schedules; therefore, I spent more time following up with them to coordinate a day to schedule the interview. The participants and I agreed on a day, time, and location for the interview to take place. Prior to the scheduled interview, I contacted participants either by phone, email, or a text message to confirm the interview.

I emailed the Participant Informed Consent Form to all five participants and only one of the participants completed it and submitted it to me via email. For three participants, I reviewed the consent form with them prior to the interview and collected their signatures to consent to take part in the research study. One of the participants brought their signed consent form in person the day of the interview. All five of the participants were given a copy of their signed consent form via email.

Data Collection and Procedures

For this narrative inquiry study, I first intended to collect data using several methods to include pre-interview questions to collect demographics; field observations; in-depth semi-structured interviews; and field notes. The pre-interview questions were distributed and collected

for all five participants. Due to access to participants' places of business, the field observations and field notes only occurred for one of the five participants. For the one participant I was able to observe, that source of data was redistributed and can be found in the discussion of the participant's profile and their narrative. Since data pertaining to field observations and field notes could not be collected for all five participants, data collection included (1) pre-interview questions to collect demographics, (2) interview observations, (3) in-depth semi-structured interviews, and (4) documents.

These sources of data ensure triangulation of various methods which can reduce biases and "involves using different methods as a check on one another, seeing if methods with different strengths and limitations all support a single conclusion" (Maxwell, 2013, p. 102). The data collection process began after obtaining Institutional Review Board (IRB) approval (Appendix A). Data collection spanned a period of over 2 months. The in-depth semi-structured interviews were audio-recorded using a cell phone for voice memos, a digital recorder, and a laptop/tablet. The researcher was the main instrument for data collection and analysis (Lichtman, 2013, p.21); and thereafter, I collected and analyzed the participants' data.

The interviews took place at different locations. For example, for the one observation I was able to obtain, that interview occurred at the location where that participant conducts her business. Another participant suggested a conference room that was quiet and privately located at the participant's residence. For three of the participants, we met at an agreed upon public location that was comfortable and convenient for the participants.

Pre-interview questions. I obtained one of the participant's signed consent form via email and then I emailed her the pre-interview open-ended questions (Kumar, 2014) prior to the scheduled interview (see Appendix D). This participant emailed me her responses to the pre-

interview questions. For the other four participants, I also emailed them the signed consent form prior to the scheduled interview, but they did not return their signed consent form via email. Therefore, the day of the scheduled interview, I first collected participants' signed consent form. After obtaining their signature to consent to take part in the research study, I then asked participants the pre-interview questions. For those four participants, their pre-interview questions were audio-recorded, but not transcribed. Recording their pre-interview questions allowed for a smooth transition to occur while the recording took place.

The pre-interview questions consisted of open-ended questions (Kumar, 2014) and presented an opportunity for participants to share demographic information, such as age, marital status, family household/children, Latino background, annual income, and educational level. Also, participants answered questions related to their work history and business background. These were important pieces of data that were asked directly to each participant (Lichtman, 2013). The purpose for obtaining demographic data in qualitative research was to create a profile of each participant for data analysis and findings (Bloomberg & Volpe, 2016).

Interview observations. As the interviews took place, I was mindful of participants' emotional responses. I decided to not take notes during the interview to avoid distractions and to honor participants' narratives (Gay et al., 2006). Immediately following the interview, I took time to record impressions and journal about the interview experience as a means to remember important details (Creswell, 2012). As I reflected, I wrote down initial thoughts and feelings (Lichtman, 2013), which provided insight into the context of the interview by including a description of participants' body language and any emotional effects (Brinkmann & Kvale, 2015). The interview observation notes consisted of capturing participant "perceptions, attitudes, and emotions" (Bloomberg & Volpe, 2016, p. 155). I also reflected on what I learned from each

of the participants and noted the emotional tone and mood of the conversation, which provided “a valuable context for the later analysis of transcripts” (Brinkmann & Kvale, 2015, p. 156).

In addition, I relied on the audio recordings and transcripts to add to my interview observation notes (Gay et al., 2006). It is essential to point out that the interview observations are interpretive and there is the possibility of insufficient recording (Kumar, 2014). However, I did engage in constant reading and re-reading of the interview transcripts, along with listening to the audio files, to capture additional interview observation notes. I mainly used a journal to document my descriptive and personal reflective notes and to record my experiences, which helped expose my biases and dispositions (Yin, 2011). Participants’ personal and business names were not recorded in any of my notes; rather, each participant was assigned a pseudonym.

Accompanying my interview observation notes, I captured analytic memos that served as reflective narratives, whereby the researcher synthesizes (Saldaña & Omasta, 2018) and engages in “reflection, analysis, and self-critique” (Maxwell, 2013, p. 20). Memos are the researcher’s notes that can vary in length, detail, and scope (Creswell, 2012): “These memos may involve hunches, impressions, or ideas for further exploration. Tracing through one’s memos often prompts the researcher for potential reoccurring ideas” (Given, 2008, p. 868). After each interview, I wrote short, bulleted memos in my journal, which allowed me to later reflect on the relationship I had within the study by immersing myself in the data (Saldaña & Omasta, 2018). Further, by engaging in reflexivity, I acknowledged the role of self to recognize my biases and assumptions impacting the research (Lichtman, 2013).

In-depth semi-structured interviews. The interview with each participant was audio-recorded and varied in length based on the responses provided by the participants. In-depth interviews are a popular tool for collecting data and are valuable in qualitative research (Given

2008). Lichtman (2013) proposes that in-depth interviews entail a process that reveal the participant's voice and their own narrative as opposed to answering formulaic interview questions. To begin, I ensured that recording was taking place and then I read the opening statement from the Semi-Structured Interview Protocol (Appendix E) followed by the pre-interview questions. Brinkmann and Kvale (2015) describe this step where the interviewer begins with briefly describing the research topic, stating the purpose of the interview, introducing the use of a recorder, and asking the participant if they have any questions. After this, I posed a broad grand tour question that invited participants to share their life story (Brinkmann & Kvale, 2015) as it related to their entrepreneurial career. This invitation for participants to openly share their story allowed for the interview to offer in-depth insight into participants' lives.

In addition, in-depth interviews are parallel to semi-structured interviews in which the researcher loosely provides guidance as participants openly share their experiences (Given, 2008). Throughout the interview, I provided this loose guidance to maintain the semi-structured flow of the interview by posing specifying and probing questions when needed. Hence, the interview was semi-structured to maintain focus on the research study and encompassed unstructured components such as being adjustable and open to help explore in-depth phenomenon (Kumar, 2014). Equally, I adapted and was mindful of participants' stories and their emotional responses.

The role for me, as the researcher, during the interview was to listen, offer specifying and probing questions when needed, and encourage the participant to tell her story (Brinkmann & Kvale, 2015). Also, a narrative inquirer should recognize their own story and acknowledge the co-creation of shared narratives as they are both lived and told by the researcher and the

participants (Savin-Baden & Niekerk, 2007). Clandinin and Connelly (2000) state that narrative inquirers also tell their own story either from the past or present, which can prompt retellings and positions the researcher to address their own lived and told stories. I engaged in constant reflexivity for the purpose of creating and understanding my own personal story, which is noted in the researcher's final reflection in the fifth chapter. Also, along with attentively listening, I viewed each participant as a narrator and not just as an individual explaining their experiences, rather they were living and telling their stories (Savin-Baden & Niekerk, 2007). Thus, I listened carefully and respectfully to participants as they expressed and shared their narratives.

Also, at the beginning of the interview, attention should be given to the level of rapport established between the researcher and the participant (Brinkmann & Kvale, 2015). Building rapport with participants can be complicated due to time constraints, but by clearly communicating the research topic and the format of the interview, a comfortable level of interaction can be fostered between the researcher and the participant (Given, 2008). The researcher should also consider the type of rapport along with how much rapport is created (Maxwell, 2013). For this reason, I tried my best at the beginning of each interview to briefly share something personal in hopes of making a connection with the participants and to remove any feeling of power differences (Lichtman, 2013). Time did prove to be a factor and I was not able to establish an in-depth rapport with all participants since they had very busy schedules and were only available for the allotted time of the interview. Yet, building some rapport empowered participants to share their stories as I remained a composed listener (Gay et al., 2006) during the interview.

Semi-structured interview protocol. I created a Semi-Structured Interview Protocol (Appendix E) that included an opening statement, description of the study, and possible

specifying and probing interview questions that I referred to when needed to elicit participants' narratives. In each of the five interviews, I utilized the specifying and probing questions that allowed the interview to be semi-structured, to assure the interview was focused and provided data related to the research questions. Before the interview began, participants learned about the study and reviewed their informed consent (Kumar, 2014).

The protocol included grand tour questions that were objective (Lichtman, 2013) along with specifying and probing questions (Brinkmann & Kvale, 2015). Depending on the rapport and level of comfortability of the participants to share their stories, I posed varying specific and probing questions. Specifying questions assisted participants in providing information related to an explicit topic (Given, 2008, p. 711) by sharing a detailed description (Brinkmann & Kvale, 2015) of their response. Specifying questions were used if the participant was providing general comments. Also, probing questions were used and allowed me to pursue participants' responses by first repeating participants' words/sentences, with additional probing (Brinkmann & Kvale, 2015) to obtain more information. Some participants openly and freely shared their narrative while others were not as forthcoming. In these instances, I would briefly summarize and repeat what I heard participants say and then ask participants to say something more related to their response. Using specifying and probing questions, most often yielded more details that contributed to understanding participant's stories of their entrepreneurial careers.

Testimonios. *Testimonios* can be a first person oral description account detailing events that speak of a call to action (Reyes & Rodriguez, 2012). *Testimonios* were collected as a matter of the participant's personal story and I utilized the methodology of *testimonios* to document and theorize the experiences of Latina entrepreneurs. I did not conduct interviews for *testimonies*; rather, any *testimonios* surfaced naturally from participants' narratives and were collected from

the interview transcript. From the interview transcript, I identified and extracted any participant *testimonios*. As I identified *testimonios* from the participants' interview transcript, attention was placed on gathering participants' experiences highlighted by injustices and personal change.

From a narrative perspective, participants' experiences are "embedded within social, cultural, familial, linguistic, and institutional narratives" (Clandinin, 2013, p. 18) and *testimonios* highlight these unique experiences of participants. Thus, collecting any participant *testimonios* as a matter of their personal story places important emphasis on participants' experiences within different contexts. Although a *testimonio* "seeks to analyze the stories by retelling the individual's story" (Creswell, 2012, p. 506), emphasis is placed on "political, social, historical and cultural" approaches focused on bringing awareness of the experiences of marginalized individuals and groups (Bernal, Burciaga, & Carmona, 2012, p. 2).

In *testimonios*, it is important for the inquirer to recognize and "honor the various subjectivities" (Espino, Vega, Rendón, Ranero, & Muñiz, 2012, p. 446) of participants as they retell and relive their stories that might involve oppressive experiences (Reyes & Rodriguez, 2012). This is done as the inquirer engages as an active listener (Bernal et al., 2012). In addition, *testimonios* bring attention to a perspective or "call for action" (Reyes & Rodriguez, 2012, p. 525). As *testimonios* are expressed and shared, they can prompt personal growth and healing, along with societal change (Bernal et al., 2012).

While *testimonios* shape Latinas' lived experiences confronting oppression and systemic issues, they also allow for Latinas' voices to be honored (Espino et al., 2012) and intend to affirm and empower (Reyes & Rodriguez, 2012). In addition, research on *testimonios* has been mainly generated by Latinas and embodies sources of knowledge encompassing the mind, body, and spirit (Bernal et al., 2012). Therefore, "collecting stories of marginalized individuals"

(Creswell, 2012, p. 505) and documenting any Latina entrepreneurs' *testimonios* were fitting for this study.

Documents. Documents are essential to qualitative research and may include “photographs, charts, and other visual materials” (Given, 2008, p. 232). Documents may also include website data and email comments that consist of public and private records that help researchers understand the phenomena under investigation (Creswell, 2012). Documents add to data collection, expand upon data, and should be verified for accuracy (Hays, 2004). Documents can also be viewed prior to the interview, which can help the researcher obtain background knowledge related to participants and to avoid interrupting questions during the interview (Yin, 2011). Before each scheduled interview, I learned about participants' businesses through their websites and reviewed the information to gain contextual knowledge. All five participants had business websites that are accessible by the public. To protect participants' personal and business identities, the website and social media account names are not mentioned in the study.

Since I had first intended to collect field observations, but could not do so due to access to participants' businesses, participants were asked to share any pictures, videos, and/or digital artifacts of their businesses. Three participants directly informed me to visit their business websites and social media accounts, such as Facebook[®] and Twitter[®] to learn more about their businesses. These sources of data contained photographs, timelines, videos, and events all related to participant's businesses. These documents proved to be “relevant Web-based information” (Yin, 2011, p. 149). For the only participant whom I was able to observe, I learned more about her business from her website and from gathering documents from the observation location, such as a brochure, a flyer, and a pamphlet. For one of the participants, I learned more about her business from some pictures she shared with me and a picture of an article in which she

appeared. To protect participants' anonymity, these documents are not revealed; rather, a general description of these sources are outlined in data analysis.

Data Analysis

Data analysis was ongoing and occurred over several months. I conducted data analysis by reviewing data with the selected theoretical framework used to design this study. This was done as I coded, reread, coded, and reread to identify and isolate thematic categories that emerged from the data. The theoretical framework for this study used a combination of push-pull theory related to an entrepreneur's motives, Boyd and Vozikis' (1994) entrepreneurial self-efficacy theory, and Crenshaw's (1989) intersectionality theory that explores the impact of gender, race, and ethnicity. Following this initial analysis within the theoretical framework, I presented any samples of data using the methodology of *testimonios* to document and theorize the experiences of Latina entrepreneurs.

Further, analyzing a narrative inquiry is an interpretive and analytic process that is not sequential; rather, it is continuously negotiated and revised (Clandinin & Connelly, 2000). More so, Clandinin and Connelly suggest a "*fluid inquiry*" approach in which thinking is unstructured and is not fixed on strategies or theories (p. 121). They suggest narrative inquirers "find a form to represent ... storied lives in storied ways, not to represent storied lives as exemplars of formal categories" (p. 141). Hence, this narrative inquiry study sought to explore the boundaries between what Clandinin and Connelly refer to as thinking about a narrative inquiry and thinking about the grand narrative.

In order to review the data, I coded, reread, coded, and reread to identify themes and categories, to document participants' narratives and any *testimonios* that were collected as a matter of participant's personal stories. Additionally, this study followed data analysis at two

levels: the general procedure for analyzing qualitative research by Creswell (2014) and Clandinin's *Engaging in Narrative Inquiry* (2013). I offer insight into how re-storying participant's narratives aligns with data analysis by following Clandinin's narrative analysis approach.

In-depth semi-structured interviews. After collecting the interviews, the audio files were sent through encrypted emails to a transcriptionist who produced the written data set. Before sending the audio files, I listened to the recordings and provided the transcriptionist with instructions on certain identifiers that needed to be redacted to protect the participants' identities. Participants' names were not used in the transcription process; instead, each participant was initially assigned a pseudonym, such as participant one, two, three, four, and five. A transcriptionist typed and produced text files utilizing their own equipment as they listened to the audio files of the interviews (Creswell, 2012). This strategy of utilizing a third-party transcription service proved to be most efficient due to time constraints and to ensure accuracy (Saldaña & Omasta, 2018). The transcriptionist that was hired signed a Transcriptionist Confidentiality Agreement (Appendix F). I paid for the transcription services using my own funds.

Once I obtained the transcripts, I verified the completed transcripts to check for errors by reading and rereading the transcripts (Saldaña & Omasta, 2018). This proved to be very helpful as there were some instances of minor edits. I also condensed the interview transcripts by removing any redundancies, focusing content on the interview questions, and deleting introduction statements and any casual remarks (Saldaña & Omasta, 2018). After reviewing the transcripts, I sent each participant their transcript so they could have the opportunity to review it and to express whether it accurately reflected their thoughts. Participants were also asked if they

had anything additional to share and were given 2 weeks to provide feedback. Only one of the participants provided feedback regarding her transcript and therefore, her edits were saved as the final transcript version. Three participants approved their transcripts and I made multiple attempts to contact another participant regarding her transcript. Participants' personal and business identities are protected in any publication that follows this study using a pseudonym and sensitive information was highly redacted from the interview transcript.

Following the general procedure for analyzing qualitative research by Creswell (2014) and Clandinin's *Engaging in Narrative Inquiry* (2013) allowed me to organize the interview data as detailed in the following steps.

A) Analyzing qualitative research according to Creswell (2014, p. 197).

1. Organized and prepared the data. After receiving the data from the transcriptionist, I read and reread the transcripts to verify alignment with the audio-recorded interviews. I also organized my interview notes, journal entries, and the responses to the pre-interview questions.

2. Read and looked at the data. I reflected on the following questions: "What general ideas are participants saying? What is the tone of the ideas? What is the impression of the overall depth, credibility, and use of the information?" (Creswell, 2014, p. 197). I read and reread the transcripts multiple times.

3. Coded the data. I chunked and highlighted emerging data and assigned a code for different categories. Emerging codes were mainly topics related to the literature; but also, a few themes were unanticipated or conceptually uncommon (Creswell, 2014) and connected to the theoretical framework.

4. Generated themes. I obtained themes through coding. The themes represented major findings and a variety of viewpoints from the participants as illustrated by their stories and words (Creswell, 2014).

5. Represented themes. In describing the themes in the fourth chapter, I used verbatim comments from the participants and visuals to depict the themes that were derived from the data since: “The most popular approach is to use a narrative passage to convey the findings of the analysis” (Creswell, 2014, p. 200).

6. Interpreted findings. In the fifth chapter, I connected the findings to literature and to the conceptual framework and posed questions to elicit further reflection (Creswell, 2014).

Coding. Regarding step three-coding, Saldaña (2016) recommends novice researchers manually code on hard-copy printouts; hence, this was the preferred option for coding. I used in vivo coding, a method that is interpretive and focuses on the participant’s own words (Saldaña & Omasta, 2018). I began by eliminating my comments from the transcript since these were not coded; then, I divided the data into stanzas and line breaks. I then highlighted words and phrases that stood out in the transcript (Saldaña & Omasta, 2018). Reflecting on these main points, I took the individual in vivo codes and further synthesized them by assigning a concept code, which is a short word or phrase that represented an overview of the suggested ideas (Saldaña, 2016).

As I searched for patterns throughout the data, I used selected codes repeatedly (Saldaña, 2016). I then organized these manual codes into Microsoft Word and Excel (Saldaña, 2016) tables for data readability and further data analysis. The data was then categorized into themes which shed light on participants’ individual stories and how their experiences are connected (Creswell, 2012). I also organized the data following a narrative inquiry approach as detailed in the following steps.

B) Analyzing a narrative according to Clandinin's (2013) *Engaging in Narrative Inquiry*.

1. First, I reviewed the field texts which consisted of the data; specifically, the interview transcripts.

2. Then, I highlighted and identified any "tensions" that the participants described, which refer to "the bumping places between stories" (Clandinin, 2013, p. 147).

3. Next, the narratives were situated in a 3D narrative inquiry space (Clandinin & Connelly, 2000) including context, time, and social elements. These elements shifted for each of the participants as they retold their stories.

4. In the fifth chapter, I explored how I identified the "threads" or relationships that link participants' narratives of experience.

5. In the fourth chapter, I uncovered a representational form to share samples of participants' grand narratives revolving around the theme of challenges. For example, I reflected on all the data and created word images from participants' interviews that situate a narrative across time, place, and relationships (Clandinin, 2013, p. 147). The word images are accompanied by a short summary to highlight the participants' "multiple storylines" (Clandinin, 2013, p. 174). The word images are found in the theme relating to challenges that the participants experienced.

Coding. Applying a thematic analysis through in vivo coding has limitations and therefore, a more structural analytic approach through narrative coding allowed me to further examine participants' stories (Lichtman, 2013). It was essential to analyze participants' narratives in a three-dimensional space involving the details of place, the aspects of time (past, present, and future), and the changes between the personal and social interactions (Clandinin & Connelly, 2000). As I reread participant's narratives, I made notes on the transcript indicating

where these shifts occurred. Also, I reflected on the descriptive narrative research that had occurred from the data collected from the interviews (Polkinghorne, 1988). Descriptive narrative research involves interpreting, inferring, and accurately describing participants' narrative accounts; in other words, to "describe the narratives already held by individuals" (Polkinghorne, 1988, p. 161). I eliminated the following narrative coding approaches since they were not fitting in revealing participant's narrative accounts: story type, form, genre, tone, purpose, character type, spoken features, and conversation interactions (Saldaña, 2016).

To narratively code participants' stories, I considered a variety of literary elements. For example, I reflected on incorporating the elements of setting, characters, actions, problem, and resolution (Creswell, 2012). To re-story or recompose (Clandinin, 2013) participants' narratives, I examined and implemented the use of storyline from the Labovian model offered by William Labov that consists of extracting: the abstract (what the story is about); orientation (who, when, where); complicating action (then what happened); evaluation (so what); result (what finally happened); and coda (sign off) (Saldaña, 2016). Like this approach, Richmond (2002) describes how plot can be found in the following elements: orientation (setting and characters), abstract (summary of events), complicating action (evaluative commentary on events), and resolution (outcomes). Similarly, Langellier (1989) applies the elements of resolution and coda. Riessman (2008) also identifies the structural analysis of narratives in alignment with the Labovian model and further points out that not all narratives present these elements and they may even occur in different arrangements (p. 84). Figure 13 depicts similarities between narrative analysis approaches.

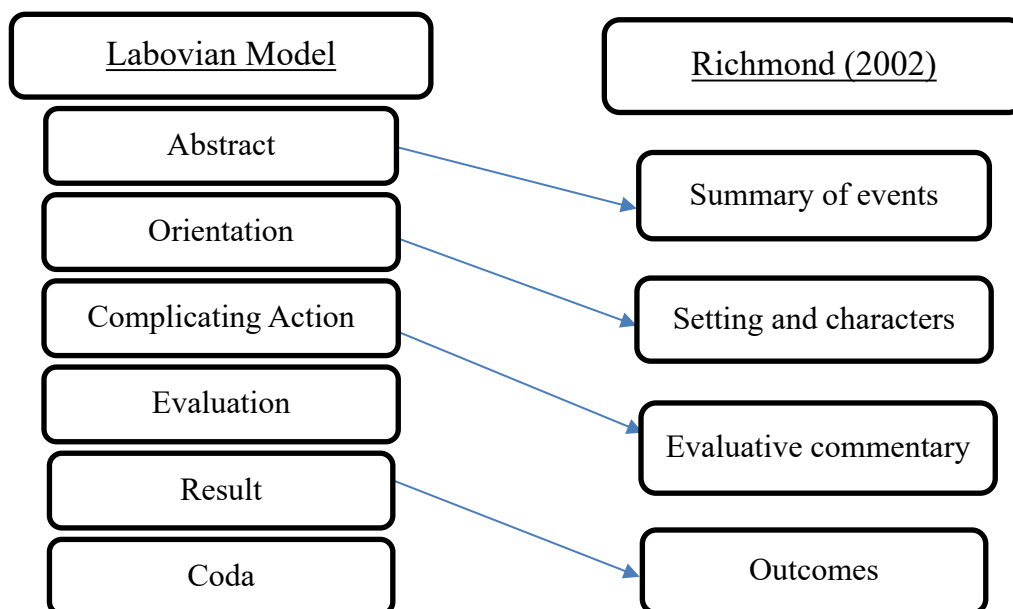


Figure 13. Approach to narrative analysis.

Simultaneously, I focused on loosely extracting the plot of each story since there is not a certain mechanism or way to categorize and describe plots (Polkinghorne, 1988). Further, Polkinghorne cautions that a plot should not be viewed as a “type” (p. 169) and therefore, as I was guided by the Labovian model, I maintained each narrative within the three-dimensional space depicted in Figure 14. I directly applied the narrative codes to the transcripts using the codes outlined in Appendix G. Primarily, narrative analysis and coding allowed me to focus on each participants’ story, drawing on the literary elements described within an organizational framework such as a type of “story map” (Richmond, 2002, p.7). As I read through each interview transcript, I reconstructed the stories to follow a chronological sequence for restorying and retelling.

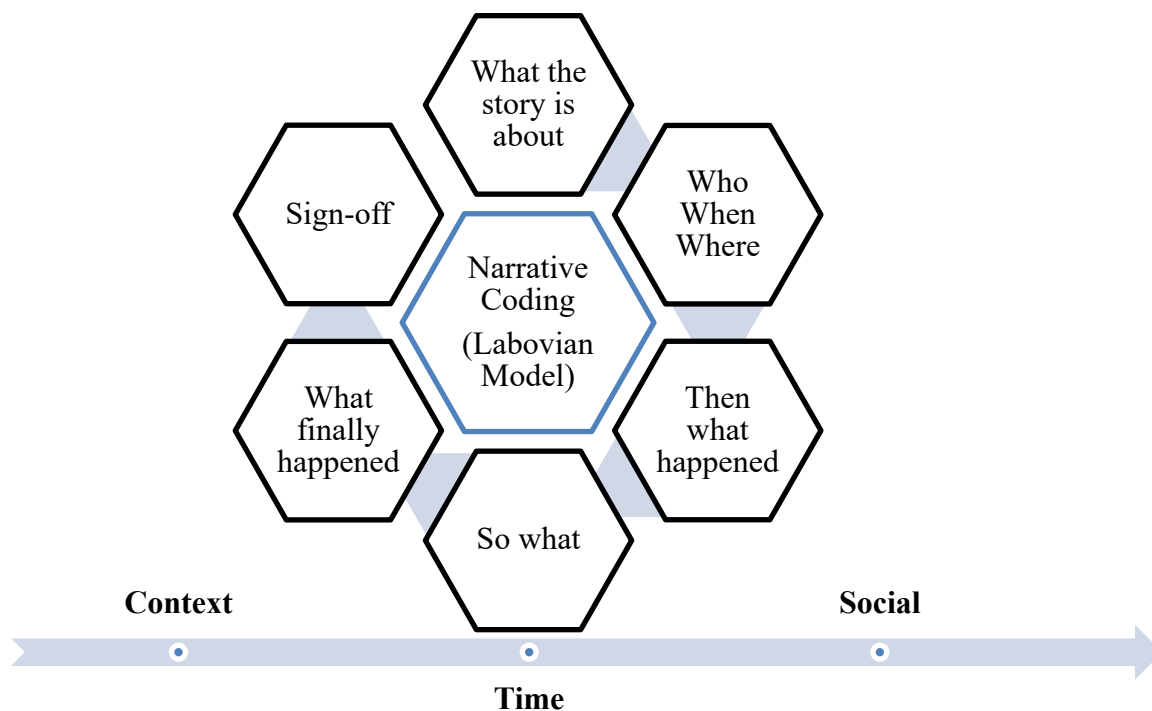


Figure 14. Narrative coding situated in a three-dimensional narrative inquiry.

Testimonios. In considering composing a final research text in narrative form (Clandinin & Connelly, 2000), I documented Latina entrepreneurs' experiences through samples of data that represent developing categories using the methodology of *testimonios* where applicable. To construct a shared story aligns with the data being presented through *testimonios* as a form of story (Saldaña, 2016). In shifting from personal narratives that document and record events, a *testimonio* acknowledges Latinas' voices and experiences that lead to Latina empowerment (Espino et al., 2012). For example, in a study conducted by Espino et al., (2012) Latinas expressed through their *testimonios* how they experienced marginalization in higher education due to class, race, and gender; thus, shedding light on their oppressive experiences.

To identify Latina participants' *testimonios* from their narrative accounts, the following elements of *testimonios* were identified where participants: (a) experienced marginalization, oppression, or resistance; (b) shared an account of how they overcame their experiences; and, (c) brought about "social change and transformation of self and society" (Bernal et al., 2012, p.

367). For this reason, I engaged in constant reading and rereading of the data to carefully identify (Clandinin & Connelly, 2000) and analyze any participants' *testimonios* collected from their personal stories. Also, since a *testimonio* is an individual's story but also representative of voices who have experienced marginalization (Reyes & Rodriguez, 2012), it is imperative to consider commonalities within Latinas' experiences both personally and professionally.

Documents. To analyze documents, I focused on what each source contained (Given, 2008) and checked for accuracy (Creswell, 2012) related to participant's narrative accounts. The documents included electronic sources, such as websites, social media accounts, and hard copy flyers/brochures. I purposefully chose these sources of documents that were relevant to the narrative inquiry (Clandinin & Connelly, 2000). For each website and/or social media account, I analyzed pictures, videos, messages, and timelines. Upon reviewing the documents, I summarized and systematically recorded the relevant findings utilizing an adapted version from Bloomberg and Volpe (2016) titled, Document Analysis Form (Appendix H).

Analyzing participant documents rendered a descriptive view of understanding the participants' setting linked to the narrative inquiry component of place. Additionally, it provided a deeper understanding of context and allowed for a description of the setting to frame the narrative inquiry (Bloomberg & Volpe, 2016). The documents helped make clear the various contexts impacting participants, such as shifts in the temporal and spatial context along with others who influence the context (Clandinin & Connelly, 2000). This data was especially beneficial because participant observations could not occur since most of the participants conducted certain aspects of their business from their homes or their businesses were not accessible at the time of the interview.

Additionally, the documents from the various electronic platforms provided rich data as represented by the participants (Creswell, 2014). Also, the documents highlight the participants' own language (Creswell, 2012). Essentially, analyzing documents was a key research decision that proved to be time-effective and did not require any transcribing (Creswell, 2014) since documents were ready for analysis (Creswell, 2012). Furthermore, documents were necessary for triangulation to occur, which confirmed data collected from the interviews (Bloomberg & Volpe, 2016).

Role of the Researcher

“The researcher is the primary instrument of data collection and analysis” (Lichtman, 2013, p. 21) and therefore, I collected and analyzed the data. In this narrative inquiry approach, my role was to develop the research design, conduct an extensive literature review to highlight Latinas in entrepreneurship research, pose insightful research questions, and collect and analyze data. The researcher's integrity is required along with attention to moral issues (Brinkmann & Kvale, 2015). Therefore, I remained cognizant of my thoughts and actions and how they impacted the entire study. I did so by engaging in reflexivity through constant reflection and self-discourse by creating self-awareness (Lichtman, 2013) through internal dialogue and journaling.

In alignment with a narrative inquiry, there is a “reflexive relationship between living a life story, telling a life story, retelling a life story, and reliving a life story” (Clandinin & Connelly, 2000, p. 71). The researchers are also storied throughout the narrative inquiry process from being in the field, to writing field texts, and to recording research findings (Clandinin & Connelly, 2000). Accordingly, it was vital as a researcher and inquirer that I was transparent regarding my own stories, both living and retold, as I reflected and remained “wakeful and

thoughtful” (Clandinin & Connelly, 2000, p. 184). To ensure this level of transparency, I authentically engaged in reflexivity through journaling.

Personal connection. I acknowledge my own interests in the topic of this study, which stems from my experiential learning of international education and entrepreneurship through my doctoral studies. Studying entrepreneurship has truly awakened me to a world that was unknown. Learning about entrepreneurship has shifted my thinking and now I see the world “entrepreneurially.” Whether it is innovative business ideas or how entrepreneurship can impact social justice issues, I recognize and appreciate entrepreneurial endeavors and efforts by minorities who engage in entrepreneurship as a means of survival or due to foreseen opportunities.

Also, being a Latina who is intrigued at the possibility of engaging in an entrepreneurial career, I am interested in learning how other Latinas living in the United States, specifically south central Texas, venture toward entrepreneurship. Through learning about entrepreneurship, I have developed an entrepreneurial mindset. Also, by conducting an in-depth literature review, I have developed a greater sense of admiration for Latina business owners. More so, the literature has helped me pinpoint how I can build upon my own entrepreneurial skills as I aspire to engage in entrepreneurship. For example, my own human capital capabilities can be further strengthened through entrepreneurial training or by seeking assistance from a mentor. Additionally, I recognize that this research study has inspired me to venture as a Latina entrepreneur.

Ensuring Trustworthiness

Trustworthiness is established in qualitative research by addressing credibility, dependability, confirmability, and transferability (Lichtman, 2013). This qualitative narrative inquiry study ensured these research components were thoroughly addressed (Kumar, 2014).

Importantly, triangulation of various methods can reduce biases (Maxwell, 2013) and included interviews (pre and semi-structured), interview observations, and documents.

To begin, credibility involves establishing whether the results of the study are credible (Kumar, 2014). Member checking took place to ensure the findings were accurate (Creswell, 2014), as verified by the participants. This was done by informal methods, such as emailing or calling the participants to discuss their narratives. Member checking also occurred through data collection, such as by asking participants to elaborate, clarify, and provide feedback during the interview (Given, 2008). This aligns with a narrative inquiry approach, which emphasizes the co-construction of meaning (Gay et al., 2006). However, Lichtman (2013) cautions that the researcher is ultimately responsible for interpreting and positioning the research text in the framework aligned within the research field.

Next, dependability refers to whether the study can be repeated with the same process to yield similar results (Kumar, 2014). Creswell (2014) refers to other researchers cross-checking the results (p. 203) to ensure dependability of the study. In this study, the dissertation committee chair cross-checked the results of the findings. Also, dependability, according to Lichtman (2013), involves the researcher describing how the setting of the research changed and how it affected the study. On that account, I described any shifts that occurred during the research study and provided a transparent account of the research process.

Then, confirmability relates to whether the results can be confirmed and verified (Kumar, 2014) and if the researcher's interpretation aligns with the participants' perceptions (Given, 2008). I implemented an audit trail through an independent reviewer, the dissertation chair, who "verified the research process and interpretations of the data as consistent on both the literature and methodological levels" (Given, 2008, p. 112). In addition, I engaged in reflexivity as I

checked the coding process to ensure a credible account of the data and transparent reporting (O'Connor & Joffe, 2020).

Lastly, transferability is the criterion which can be difficult to establish due to the research approach (Kumar, 2014). However, providing a rich, thick description of the findings (Creswell, 2014) can assist other researchers in determining transferability of the study. As Yin (2011) mentions, a thick description describes events in specific detail to assist the reader in understanding the event. Therefore, I diligently included a well-detailed description of the research process.

Ethical Considerations and Protection of Human Subjects

I worked under the guidance of doctoral faculty supervision, took the ethics and compliance training through the Collaborative Institutional Training Initiative (CITI), and applied to the Institutional Review Board for research approval. Also, I obtained permission and informed consent from the participants prior to the study. Confidentiality agreement forms were provided to the participants prior to the research. The Participant Informed Consent Form included the following elements, as supported by Creswell (2014, p. 96): (a) all information is confidential; (b) pseudonyms are created to protect personal and business identity; (c) participation is voluntary; (d) participants can withdraw from the study at any time without any penalty; (e) the study poses minimum risk to participants; (f) no incentives or compensation was offered; and (g) benefits of the study.

Participants were assured that no identifying information would be disclosed and data would be stored separately from the data analysis (Given, 2008). Any pictures that participants decided to share with me were edited to ensure that no identifying information was disclosed. Also of importance was considering ownership of the research, which Clandinin and Connelly

(2000) state should be viewed in terms of relational responsibilities where the researcher is aware of how the participants are represented in the research.

Ensuring confidentiality. The study posed minimum risk to participants. Since the interviews were audio-recorded, there was a chance the participant could be identified. This risk was lessened by deleting the audio recording after data had been transcribed. Until the audio recording was permanently deleted, the digital recordings were secured on a password-protected desktop computer and laptop.

Precautions to minimize any negative feelings that participants might have encountered as they retold their entrepreneurial experiences included establishing rapport between the researcher and the participant (Brinkmann & Kvale, 2015). Building rapport with participants included clearly communicating the research topic and the format of the interview, which helped foster a comfortable level of interaction between the researcher and the participant (Given, 2008).

Also, participants were notified in the Participant Informed Consent Form that their participation in this study was voluntary. They were free to choose not to participate or to stop participation at any time. Participants did not have to answer any question they did not want to answer. If they chose not to participate or to stop participating at any point during the study, the audio recordings and interview transcripts would be destroyed. I ensured that participants' information remained confidential and pseudonyms were created to protect their personal and business identity. Plus, the data collected in the course of the research was stored in a safe place and only accessed by me.

Further, only with participants' consent were the interview audio files sent to a third-party transcription provider who assisted in transcribing the file from audio to text. Participants'

names were not used in the transcription; instead, they were assigned a pseudonym. The transcriptionist signed a legal document agreeing to maintain confidentiality. At the end of the transcription process, all audio recordings were destroyed by the transcriptionist and by me. Further, after data analysis, the data was saved offline using an external drive that was passcode protected and locked in a cabinet and that will be discarded after 5 years (Creswell, 2014). In addition, participants' personal and business names were not recorded in my notes. I upheld very strict measures to secure data protection and discarding of records.

Confidentiality. Confidentiality agreement forms were provided to the participants prior to the research. The participants were assured that no identifying information would be disclosed, and data would be stored separately from the data analysis (Given, 2008). Regarding data protection and discarding of records, the only persons who had access to participants' research records are the study personnel, the Institutional Review Board (IRB), and any other person, agency, or sponsor as required by law. Since this study is published with the results, participants are not identified in any way. In addition, I have quoted participants' remarks in presentations resulting from this study and have used a pseudonym to protect participants' personal and business identity.

Data was stored on my personal desktop computer, laptop, and tablet that were passcode protected. Data was also stored on a password-protected external drive that was locked in a cabinet. Hard copies of documents were secured in a locked file drawer located in my home office. Any paper or electronic copies were stored electronically on a secure server and only seen by me during the study and which will be maintained for 5 years after the study is completed. After data analysis, the data was saved offline using an external drive that was password protected and secured in a locked cabinet and will be discarded after 5 years (Creswell, 2014).

Interview data was provided to a transcriptionist through encrypted email and files. The transcriptionist typed and produced text files utilizing their own equipment (Creswell, 2012). The transcriptionist who was hired signed a contract agreeing to maintain confidentiality of all audio-recorded interviews. Upon signing the confidentiality agreement, the transcriptionist agreed to not share or discuss any audio recording or transcription(s) with any individual other than myself or at the request of the dissertation chair. Upon completion of the typed transcripts, the transcriptionist returned and transferred all audio recordings to me through email encryption. Once I confirmed receipt of all transferred files, the transcriptionist destroyed all original electronic files and ensured that all copies were permanently deleted. Also, as stated, at the end of the transcription process, all audio recordings were destroyed by all parties.

Summary

To conclude, a comprehensive explanation of the research process has been rigorously shared. This includes describing the chosen research approach and design and thoroughly describing the research methods. Data collection included a pre-interview to collect demographics, in-depth semi-structured interviews, interview observations, and documents. Also, any *testimonios* were collected from the participants' personal stories. Organizing the data for later analysis followed Creswell's (2014) and Clandinin's (2013) data guidelines, along with reviewing the data with the selected theoretical framework used to design this study. Data analysis involved coding using *in vivo*, narrative, and *testimonio* codes. Any participant *testimonios* were extracted from the interview transcript as I engaged in coding, rereading, coding, and rereading. Additionally, the role of the researcher was shared along with a transparent personal connection. Lastly, information was provided regarding how the study

ensured trustworthiness and maintained ethical considerations. This section on methodology has been carefully detailed to allow the reader to follow the path of inquiry.

Findings

The purpose of this qualitative narrative inquiry was to explore the experiences of Latina entrepreneurs in south central Texas and their perceptions of their entrepreneurial careers. The data presented is based on pre-interview questions, interview observations, in-depth semi-structured interviews, and documents. The findings of the study center around participants' narrative "fragments" that were represented as "storied moments" (Clandinin & Connelly, 2000, p. 17), while also applying the methodology of *testimonios* where the narratives brought forth this insight. Learning from participants' narratives allowed me to understand their experiences based on their interpretations and perspectives (Polkinghorne, 1988, p. 125). This chapter reveals the findings from five interviews conducted with Latina business owners in south central Texas. The chapter introduces participant profiles and the following major themes:

1. Systems of support;
2. Knowledge and skills;
3. Entrepreneurial qualities;
4. Challenges; and
5. Business strategies.

The themes reflect Latina entrepreneurs' experiences as depicted by their personal narratives.

To arrive at these themes, data analysis occurred through thematic analysis using in vivo codes as well as applying a structural analysis approach using narrative coding. Applying different coding systems allowed me to both identify the themes as well as provide an interpretation of the interview data through retelling of the narrative (Lichtman, 2013). I also extracted and coded any *testimonios* that surfaced from participants' narratives. The *testimonios*

shed light on Latinas' search for empowerment and liberation as they shared their experiences of different forms of oppression and institutional marginalization (Reyes & Rodriguez, 2012).

Participant Profiles

Five Latina entrepreneurs were interviewed for this narrative inquiry study. The participants ranged in age from 40 to 60, with the majority from Mexican ancestry and diverse educational backgrounds (see Table 6). Pseudonyms were created to protect participants' personal identities. Participant profiles are presented in the chronological order in which the interviews were conducted.

Table 6

Personal Demographics of Participants

Name	Ancestry	Marital Status	Age Range	Education Level
Isabella	Mexico	Divorced	Early 60s	Master's degree
Sofia	Mexico	Separated	Early 40s	Some college
Gabriella	Spain, Germany, Native American	Single	Late 50s	Bachelor's degree
Karla	Mexico	Married	Late 40s	Associate's degree
Elena	Mexico	Single	Late 60s	Bachelor's degree

Latina business owners were from diverse industries and represented an average of 15 years operating their businesses (see Table 7). The years in business highlight that the Latina entrepreneurs have successfully sustained their small business structures. Accordingly, success is referenced by the number of years each participant has been carrying out their businesses; they have all surpassed the start-up phase. Based on the number of employees, the participants represent small and micro enterprises. In addition, some of the participants referenced their roles or titles as business owners. Therefore, I listed their role and indicated if they specified any titles.

On another note, participants' annual incomes and business annual revenue were not included as business demographics since it was unclear as to the distinction between the forms of profit. Lastly, a general industry descriptor was created to offer context regarding the participants' businesses. It is important to point out that in some instances, the industry descriptor might align closely to participants' businesses. At the same time, precaution was provided to protect participants' business identity. What follows is an introduction to the participants' profiles, situating their narratives across time, places, and relationships (Clandinin, 2013). Furthermore, through a narrative analysis approach, the profiles for each of the Latina entrepreneurs were placed according to the three common places of narrative inquiry (temporality, sociality, and place) (Clandinin et al., 2007), to help guide readers in making meaning of the narratives. It is important to note that the narrative analysis approach of identifying the literary elements of each participant's narratives are distributed and implied throughout the remaining chapters.

Table 7

Business Demographics of Participants

Name	Legal Structure	Years in Business	Number of Employees	Role	Industry
Isabella	Sole Proprietor	25	About 10 hired as needed	Owner, President	Education
Sofia	Sole Proprietor transitioning to LLC	8	Currently 6 Usually 10-12	Owner	Maintenance
Gabriella	LLC	15	6	Owner, CEO	Media
Karla	LLC	11	0	Owner	Media
Elena	Sole Proprietor transitioning to LLC	18	6	Owner	Maintenance

Isabella. I had the opportunity to observe Isabella conducting her business before the interview took place. She was providing her educational service in front of an audience as she was referencing her presentation. She interacted with her clients by asking them questions. She described her service stating, “Sometimes I feel like a football coach” and later stated, “I coached my family.” Referencing the same service she was offering, she also assisted her family. Her business reaches clients across Texas and the United States, and she has worked for various organizations including non-profits. The services she offers reach a unique population that she cares deeply about.

At the beginning of the interview, Isabella took a phone call related to her business and I quickly learned that entrepreneurs are always working. During the interview, she was very composed and appeared relaxed. As Isabella shared her story, she often laughed and chuckled when describing specific moments where she overcame challenges and proved others wrong. The inflection in her voice would rise as Isabella explained her passion for the work she does.

Isabella is in her early 60s, divorced, lives alone, and her children are grown and gone from the house. She described how she was a single mother and due to the need to care for her children, she left her formal employment and ventured toward entrepreneurship. She found her business niche in the education industry and was highly influenced by her previous employment experiences and the opportunities it rendered. Isabella has been operating her business as a sole proprietor for 25 years and is passionate about helping others through the services she offers.

Her parents are from the United States and were born in Texas; her grandparents were born in Mexico. Her father was retired military and she had grown up all over the United States; sharing, “I grew up with diverse populations.” Isabella was very proud of her educational background stating, “I am first-gen college student.” The role of education largely impacted her

experiences, both personally and professionally. Her father received his GED while in the military and her mother had a second grade education and later earned her GED. Isabella also spoke of the importance of language and culture, and stated that her mother spoke mainly Spanish and her father was bilingual. She shared, "It's not that I couldn't speak Spanish, it's just that I'd grown accustomed to not having to use the language, or even the culture." Isabella also highlighted how she has family members who are also business owners.

Considering all aspects, Isabella's narrative revealed many shifts that were context-specific with varying social elements embedded in past events. For instance, contextually speaking, her prior employer was often cited as important to her journey as an entrepreneur. Yet, the context of her story moved toward describing the services she provides through her business. Socially, her story highlighted family, friends, and her clients as vital to her business success. While there was minimal reference to future endeavors, Isabella spoke of her present situation, whereby she continues working as a business owner but also as a full-time employee offering similar services.

Sofia. Sofia and I met at a public location where the interview took place. She conducts her business from home and on site at various locations providing her service. During the interview, Sofia was soft-spoken and monotone, even when describing very difficult situations she experienced as she worked to provide for her family. To a large extent, the tone in her voice indicated a feeling of seriousness, although she would smile at times. When she described how she pushed forward despite all the obstacles she encountered, the tone in her voice shifted to a feeling of optimism and celebration.

In describing her Latino ancestry, Sofia's dad was from Mexico and her mom's parents, being her grandparents, were descendants from Mexico. She shared that she was in her early 40s

and was currently separated and going through a divorce. Sofia explained that the need to provide for her family is what led her to start her own business. Her educational level included some college and she explained that she gave up her dreams of pursuing an education because she needed to provide and take care of her family of eight. She expressed that in a conversation with her daughter she told her, “It cost me what I wanted to do. Now I’ve gotta do this.”

Sofia’s business operates in the maintenance service industry and she was in the process of transitioning from a sole proprietorship to an LLC. Her services are done mainly outdoors using a variety of equipment to service different areas, such as streets, homes, buildings, and lots. She explained how she has a family work crew out of town and that when needed, they will assist her with different jobs. As the business owner, she manages employees, equipment, vehicles, and does scheduling, billing, training, and hiring. The services her company provides are vast ranging and she always looks for work opportunities. She shared that she was in the process of exploring a new market stating, “Look, if we don’t do it, somebody else is gonna do it.” At the time of the interview, Sofia had about six employees and described how they are a tight knit group stating, “They all kind of help each other through the hard times.”

Broadly speaking, Sofia’s narrative made known the essence of how her experiences were heavily impacted by past events; but, she also described current and future business work. The context of her story fluctuated as she recalled and retold of encounters that led her to become a business owner. Socially, Sofia referenced her family and employees as crucial to her business success.

Gabriella. Gabriella and I met in a conference room located at her residence where the interview took place. At the beginning of the interview, she was checking her cell phone and clearly stated, “I’m a Latina business owner...I’m still working.” I realized that the women I had

interviewed were very busy running their businesses. During the interview, Gabriella portrayed being very energetic, enthusiastic, and dynamic. Her tone of voice depicted a sense of passion and self-confidence. There were several instances where she laughed aloud and tapped on the table. Her laughter depicted moments where she had what appeared to be some self-realization regarding her story as a business owner. She spoke rapidly and her tone of voice also illustrated a vigorous feeling, especially when she talked about Latina women from the past stating, “You know, those Latinas had to fight for it.”

Gabriella is in her late 50s and indicated that she had never been married because she was too busy and explained that, “I built this brand from the ground up...” Gabriella was the participant who returned her answers to the pre-interview questions electronically. In describing her Latino ancestry, she wrote that her family was from Spain and Germany, with Native American ancestry. Her business is in the media industry and she operates as an LLC. She also shared that, “I also have a second company called [business name], so yeah. We do, also two Latinas run that organization, or that, because I don’t have enough to do, I have to have a second job.” Gabriella works with various clients at different locations, offering numerous services around the city. Her business is very involved in the community and with local groups stating, “It’s really important to get the grassroots.” Her company has won many awards and recognitions. Gabriella’s business also offers services to the Hispanic community and she does indicate on her website that she speaks Spanish.

To name a few of her roles, Gabriella runs her entire business as the CEO, bookkeeper, and account executive. She has about six employees that work for her in different capacities and she stated, “All of my employees are 1099 employees. I’m the only one on payroll.” Her previous employment experience largely impacted her decision to start her own company

sharing, “Those 20 years made me the person, the entrepreneur that I am, because I learned what to do and what not to do [laughing].” Her previous employment also shaped how she ran her business stating, “I took all of that, took all of that experience from [company], everything I learned and put it into my business.”

As mentioned, Gabriella’s narrative showcased how her prior job experience and those specific contexts over the years influenced her path toward entrepreneurship. Her narrative shifted from retelling of past events to deliberately describing present events, while mentioning future actions, which were not detailed in her narrative, in order to adhere to her request to omit the details regarding her future plans. Socially, her narrative involved reference to other individuals within her past employment experiences along with her employees and the important role a small business organization played in helping her as a business owner.

Karla. Karla and I met at a local place where the interview occurred. Throughout the interview, she was soft-spoken with a light and formal tone in her voice. She portrayed some hesitancy and appeared uncertain in her responses stating, “Well, it’s probably not very exciting...” and “I’m trying to think of something interesting or exciting...” At times she would slightly giggle, and this occurred in instances where she was thinking about what to say. During the interview, she smiled and appeared serene.

Karla is in her late 40s and is married. In describing her background, she shared that her parents were raised in Mexico; her father’s parents were migrant workers and they used to come to Texas to work. Her dad was born in Texas but raised in Mexico where he met her mom. Later, when they got married, they moved to Texas. She referenced her husband’s support throughout her story stating, “Yeah, he’s very encouraging, and I’m very thankful...”

Karla had a negative experience with her previous employment, which is what prompted her to start her own business. Her business is in the media industry and she operates as an LLC and has no employees. She described her home office where she does her work stating, “I think it was important for me, like I had a little corner in my bedroom. I’ve always had the little office.” Karla provided an image to highlight how she uses a laptop to conduct all aspects of her business (see Figure 15). She offers different services to clients all over the United States. Karla is very involved in different events where she can network and learn more about expanding her business. She enjoys the services she offers explaining, “I love it and I couldn’t imagine doing anything else.”

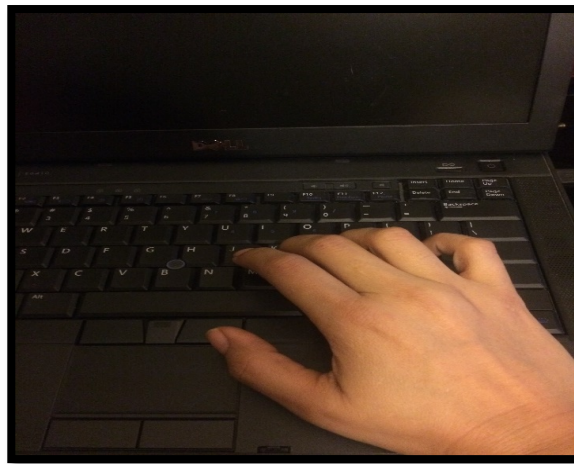


Figure 15. Technology Karla uses to operate her business.

Considerably, Karla’s narrative was largely situated upon varying contexts. For example, she spoke of her prior work experience, attending networking events, dealing with various bookkeepers, and describing her workspace. As she retold her story, it included shifts mainly related to past events, but also describing her current work, and reflecting on her future plans. Socially, Karla spoke of others who were involved in her past job, her husband and friends, and

clients. At times, Karla moved from explaining social aspects of her journey to reflecting on a more personal level.

Elena. Elena and I met at a local place where the interview occurred. Throughout the interview, Elena was cautious in responding. She took time to process her thoughts and was very thoughtful about how she expressed herself. As Elena told her story, she became emotional, recalling personal challenges she had to overcome and the determination it took for her to accomplish certain things like earning her degree. During these instances where Elena expressed her struggles, she became teary-eyed and cried a little. She also giggled in some occasions; for example, when she described how she was proud to be a Latina and when she had to stand up for herself. All around, her tone of voice was low-key, gentle, and remained steady throughout the interview.

Elena is in her late 60s, single, and in describing her background, she shared that her grandfather was from Mexico, her mother was an American citizen and they lived a lot in Mexico. In discussing her educational level, Elena holds a bachelor's degree and she was very proud of earning it. As she retold her narrative, she explained a hardship she experienced while working on her degree stating, "Because I told them that I was going to cross the stage, no matter what [becoming emotional]." She persevered and earned her degree, which she attributed to her children sharing, "I wanted to make sure that that was all I could leave them."

Due to her personal struggles, mainly with her health and the need to provide for her family, Elena was "pushed" toward entrepreneurship. Her business was in the process of transitioning from a sole proprietorship to an LLC. She works in different locations, cities, and all over the state where her company provides different maintenance services including commercial and residential, utilizing various equipment. Elena shared a photograph to highlight

a piece of equipment used in her business (see Figure 16). One of Elena's roles is to oversee that the jobs get done by the employees. She shared the importance of hiring reliable employees stating, "They make the company."



Figure 16. Equipment Elena uses to run her business.

All in all, Elena's narrative was driven by varying contexts related to past events involving diverse social factors. As Elena retold the story of her entrepreneurial career, she shifted from recalling past occurrences to describing in great detail the services she offers through her business. Socially, Elena shared the importance of her family, individuals from a small business organization, her employees, and clients. At times, she moved from detailing social aspects to engaging in a more personal reflective tone.

Analysis Procedure

After the interviews were transcribed, multiple levels of analysis included using: the theoretical framework and in vivo and narrative codes. Applying in vivo codes allowed for thematic analysis of the data in which the following themes were identified: (a) systems of support; (b) knowledge and skills; (c) entrepreneurial qualities; (d) challenges; and (e) business strategies. Narratively coding participants' transcripts allowed me to understand and reconstruct

their narratives in a chronological sequence that assists for retelling purposes outlined in the remaining sections.

To showcase participants' narratives combining a thematic analysis, I selected key words and phrases taken from the interview transcripts and represented samples of data through found poetry displayed in the theme of challenges. Found poetry aligns with the analysis of interview transcripts, differs from the technical approach of thematic analysis, and allows the phenomenon to be highlighted in an artistic manner (Saldaña & Omasta, 2018). Representing samples of data of participants' grand narrative through "poetic scholarship" further enhances forms of expressive research (Given, 2008, p. 637). In considering a poetic approach, I followed Hicks' (2011) form of prose poetry and Butler-Kisber's (2001) consideration of word order and breaks portraying the essence of the stories.

The decision to reconstruct samples of participants' narratives in poetic form was determined adequate since the interview transcripts portrayed participants' natural speech (Butler-Kisber, 2001). Further, using found poetry aligned with what Clandinin (2013) describes as "a double layer of interpretation" (p. 152). This level of analysis allows a large amount of narrative data to be depicted in a "public form of representation" (Butler-Kisber, 2001, p. 235). Also, sharing samples of the participants' narratives through a creative approach allows for the tensions or uncertainties and the various storylines to be connected (Clandinin, 2013). The following section presents an overview of the five themes identified, along with samples of data situated narratively through research-based found poetry (Saldaña & Omasta, 2018).

Thematic Analysis

This section presents an overview of the five themes identified through a thematic analytic process. To honor the voices of the Latina entrepreneurs that took part in this study, I

use their own words to support what they described such as their (a) systems of support; (b) knowledge and skills; (c) entrepreneurial qualities; (d) challenges; and (e) business strategies. In addition, the themes depicted in this section help answer the following research questions that are comprehensively addressed in the fifth chapter:

1) How do Latina entrepreneurs describe the experiences of their entrepreneurial careers?

1(a). What barriers do Latina entrepreneurs describe they had to overcome to start their own business?

1(b). What barriers do Latina entrepreneurs describe they had to overcome to maintain their own business?

1(c). What personal and practical characteristics do Latina entrepreneurs describe as supporting the start of their own business?

1(d). What personal and practical characteristics do Latina entrepreneurs describe as supporting the maintenance of their own business?

1(e). What factors facilitate Latina entrepreneurs in starting their own business?

1(f). What factors facilitate Latina entrepreneurs in maintaining their own business?

Systems of support. The Latina entrepreneurs all shared how they had some level of support during the start-up and growth-phase of their businesses. The systems of support varied for each Latina entrepreneur and encompassed informal and formal networks that supported them. These networks were present through different stages of the Latinas' personal and professional lives and often, were comprised of family, employees, clients, friends, and other professionals and organizations. These systems of support offered some of the Latina entrepreneurs opportunities to obtain clients, maintain employees, access to information and resources, encouragement, assistance with balancing domestic responsibilities, and financial

help. The Latina business owners discussed the personal characteristics including individuals, aspects of their personality, and general factors within their networks that helped them start and maintain their business. Figure 17 outlines the support some of the Latina entrepreneurs discussed. Although the levels of support varied, what is noteworthy is that all the Latina business owners shared that some form of support was essential in order to start and sustain their businesses.

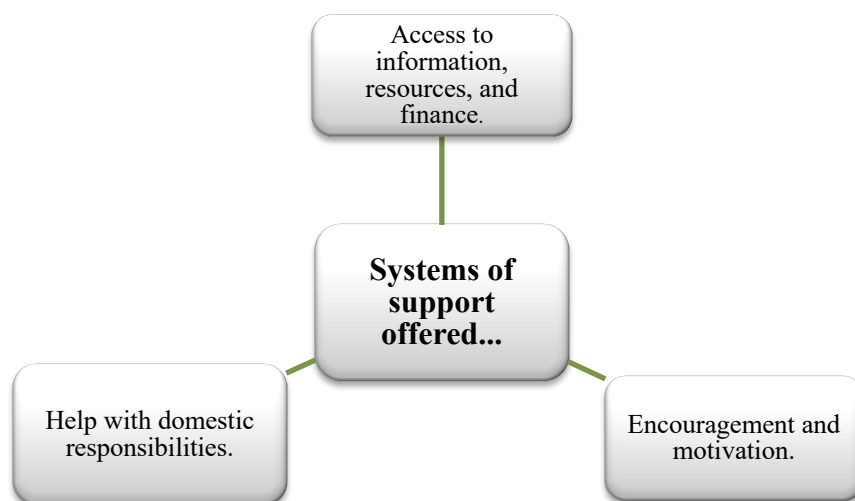


Figure 17. Latina business owners' systems of support provided them diverse assistance.

Family. Four of the five participants mentioned their family network had supported them with their business ventures. For some of the participants, their family networks helped them to manage their domestic and business responsibilities as they started their businesses. When Isabella started her business, she was a single mother raising her children and she explained how she had support from her family sharing, "I had family helping me to take care of the kids while I was trying to develop a reputation and a network of customers." Sometimes Isabella would travel for her business and she would take family along to help her with the kids.

I had, sometimes I had to spend overnight, you know, in a city like [city name] or [city name] or one of those when I did [services] in the [locations] in another city, and I had to

take my kids with me. I would take a family member. We would travel. We would try to make it a little vacation and work at the same time. So, family would go with me.

Isabella's family also helped her by providing encouragement.

What I would tell people, because and my family knew too. So, my family knew and they were a big help. I tell you, it takes a village...But my family really had a lot of faith in what I was doing.

Similarly, Sofia had support from her family, stating, "But I had all the, the support system I needed through family members. My brother, my dad, my kids, [husband's name]. That's how I made it." She explained how her family had provided financial assistance to get her business going. "So, my parents lent me \$10,000; I bought all the equipment..." Sofia's network also involved her family being a part of the business, especially during the early years. Sofia's children would help her with the domestic responsibilities of caring for the children while she ran her business.

So, she was like maybe 2 months, so the nursing, like here, hold the baby. Me and my [age of child] will [do the service], come back. She'd drive; we'd go to the next one. I'd give her the address. Give me the baby; nurse, change the baby, next one, go work, go back and ...That happened a lot. And that was, that was the fifth one. It happened with the sixth one and the seventh one.

Gabriella, on the other hand, did not reference family networks. Karla was the only participant who was married, and her network included support and encouragement from her husband, which she frequently mentioned. "My husband's not in the business at all, but he's been very supportive." Support was very important for Karla because her business experienced moments of uncertainty. "Sometimes there's weeks or days that I'm like, "Babe, I didn't make anything this week. Or I made \$50 today, or that's it. You know? And so, he's like, 'That's okay. Just keep going.'" For Elena, she briefly alluded to how her family was an important part of her network. "But basically, those are – my children have helped me. My mother, with everything. She helped me out a lot."

Employees. Four of the five Latina entrepreneurs had employees and they most often mentioned that their employees were an important aspect of the business, all of whom provided essential support. Isabella shared the importance of her employees commenting, “and my [employees] who work for me are really awesome. They’re supporting me too, because it still works for them.” She shared how some of her employees are part of her close network. “As you can see, one of my [employees] who just called me, she is my best friend’s daughter, and came to my [service presentation], and she [performed] on her [organization name]. She now works for me.”

Sofia also placed strong emphasis on the importance of the support from her employees: “The employees really helped, have helped.” She shared how she viewed her employees and herself as equals: “So, we’re, even from me to them, we’re all on the same level. We’re all here for the same goal...” Sofia also described how her employees spent time together outside of work: “So, it really creates more of a family kind of atmosphere. So, they’re really, that kind of set up makes us solid, whatever we do.” She shared that she was currently separated and going through a divorce, and her employees had really been there for her personally and professionally:

So, everybody kind of supports everybody with everything. Then, with going through the divorce right now, they were the ones to come in; help me move from hotel to hotel until I could get situated. Help me get keys to my apartment, you know, so everybody’s been there to help everyone in tough situations. Another guy, he’s going through a separation. Same thing. They all kind of help each other through the hard times.

Gabriella described the importance of her employees: “Over the years, I’ve had so many wonderful employees ...So, we’re all pretty loyal to each other.” Likewise, Elena recognized the importance of her employees. “The workers, employees. They make the company. It’s not me. It’s a little bit of all of us. It’s teamwork.” Elena also noted how she built relationships with her employees and made an effort to understand their needs:

So, I make sure my employees are treated – I treat them right. That they have their vacation; that they earn anywhere from \$9 to \$15 an hour, depending. And always try to be there. Because just like anything else, they are human, too. They have families.

Elena’s narrative portrayed her humbleness toward caring for others, such as her employees:

But had I not been through everything that I’ve been through, I could become selfish, greedy and never think about the other person. I’ve been very fortunate. A big blessing that I have not gotten to the point where I feel that because I am the owner that I am better, or that I’m not going to make the time for my employees.

Clients. Four of the five Latina entrepreneurs directly shared how maintaining relationships with their clients was essential for their business success. Their clients played a vital part in their business since, without these systems of support, they would not be able to offer their services. Also, their clients often provided referrals to related projects.

Isabella expressed how her clients were vital to the work that she does. She also shared her passion for helping her clients: “For me, it’s really, sincerely, I want to help [clients], because I’ve been there, done that.”

Or my [clients] standing in line to give me a hug, and I’ve had that happen, too. Or they come and shake my hand and said, “Thank you. I really learned a lot from your [service].” That keeps me motivated.

Aside from her clients, Isabella has partnered with numerous organizations that are listed on her website. She identifies these clients as being essential and well-established organizations. While Sofia did not speak directly of individual clients, her social media accounts depict the interactions she maintains with them. For example, she posts pictures of the jobs her business has performed and often, her clients leave reviews, comments, or likes.

Gabriella also referenced her clients as being crucial to her business: “So, the [company] has evolved from, you know, and we’ve done everything. We’ve done none, I don’t think there’s an industry that we probably haven’t touched.” Gabriella has an extensive list of clients that she recognizes on her business website and her Facebook[®] account. Sustaining relationships with her

clients is necessary. She continues to provide services to existing clients: “Immediately got a new [company name] dealership, which is the [company] on the [city location]. So, I [performed service] and they’re still my client to this day.”

Part of Karla’s professional support included attending networking events that were an important source of obtaining clients, especially during the start-up phase of her business: “I quit my job and I went out on my own and started networking and visiting, you know networking events and meeting people there and got clients from that.” Building relationships with her clients was crucial for her business:

Once I built you know, clients that trust you, then send referrals. And I always felt like, who’s going to refer somebody they don’t even know? But they do. Once they know who you are and what you do, they’re like, “Oh, this person can help you.” You’ll get referrals. A lot of my business now is just referrals.

Karla’s relationships with her clients was evident through her social media accounts. Many of her past customers left positive reviews highlighting her efficiency, creativity, and diligence.

Elena’s clients consisted of other companies with whom she partnered. Maintaining relationships with her clients was important for acquiring work:

I do all over the State of Texas. Presently, I’m doing one in [city], which is – and [city], too. And it is a [company]. This year, in 2019, I have done approximately, I’m working with, on [service], we do [company], which is a very big company. [Business name]. And that consists of [city]. These companies are the ones that are providing the [equipment] that are doing the [public service]. So, we do the [service] there.

Friends. Two of the five Latina entrepreneurs referenced their friends as important systems of support within their network. Isabella’s support included friends whom she clearly mentioned had helped her: “Yeah, so, I have a nice network of friends who have supported me 100%.” She described the encouragement they offered stating: “I had friends who would encourage me. I just, you know, my close network of friends...” Her friends also helped her out

financially: “I had to borrow sometimes from friends.” Plus, her friends assisted her in other business aspects:

I have a – you know, it says it takes a village to raise a child? It also takes a village to – to get a company going. I have a very good friend of mine who’s also a Latina small business owner, and she does – she does my bookkeeping and all my accounting for my business. And she’s the one that’s like my advisor...

For Isabella, this friend provided access to information regarding financial matters and support, with resources to start her business:

So, when I first got started, she let me work out of her office. She had two phone lines. You know, they had the rotary phones back in the day – So, she said, let line two be your phone number. And so that would be my phone number and I would go to her office. She charged me no rent. I would use her printer to do handouts for my [services]. So, she helped me out all along. I have to give her a lot of credit.

The same for Karla and her immediate network of friends who provided her encouragement. “I’ve actually, I’ve had a few friends that, along the way that have, just, they encourage you. Like, just keep going.” Karla also shared how she was inspired by a friend to start her own business.

She’d quit her job and she was doing her business full-time, [business name] I think is her company. And so, when I saw that, I was like, well, if she can do it, you know, I can do it too, or whatever. She inspired me to quit...

Along with her husband, these friends had provided Karla with the support she needed. She shared how one of her friends served as an “accountability partner.”

She’s the one that every Monday we do an accountability call, where like, “Hey, what do you got going on this week? What are you doing this week? How’d your last week go?” And just to kind of encourage each other on, you know, just business stuff. You know, brainstorming ideas is what we like to do on that call.

Other professionals and organizations. Different aspects of Latina business owners’ networks and systems of support involved other professionals and organizations. Three of the five participants described how others had helped them with their business. Forms of support that

Sofia described came from formal networks that helped her develop her business. For example, Sofia shared that a professional worker in a different industry helped her diversify her business. “He’s with [company name], and he was the one that really helped us to expand our area.” Sofia also described how her business is certified in different areas, which helps her business network to connect with city organizations.

You know, whatever I can get certified in, I’ll do that. So, I got a HUB certification, small business owner, minority certification, women certification. And that was one was really the ticket, because I was the only one in the state that had it in my industry. It’s like it’s not a lot of women in the industry.

She explained how city contracts have also been an importance source of revenue because the city assists companies that have these specific certifications.

We landed a contract with [organization name], in the [city], so – the city’s great, because they put in certain restrictions on the contracts, on city contracts, and it really helps the economy of [city]. You know, so, they focus on small business owners.

So, really, the city has changed the business for us. Them giving us that extra help, or requiring the big companies – because the big companies will always out-bid us. There’s just no way we can compete with them. Especially like [organization name], I mean, they’re all like [organization descriptor], you know they get, what are they? Subsidies? From the government for hiring you know, X amount of people from whatever background they have, and so we just can’t compete with it. But when the city requires, well, then those big companies are like, who has it?

For Gabriella, she cited assistance from an organization at a university that specialized in helping small businesses, and that group helped her understand important business aspects. Due to their help, she obtained certifications that were important for her business, which led to obtaining city contracts.

But the [organization name- small business division] really helped me with my business. They really, really did. I mean, yes, I learned, I knew [job content (2)] and I knew all of that, but I didn’t know how to start and run a business, and they really, really helped me.

So, now I am fully – and so, what happened was, through them I was able to start bidding on projects [in city]. So, 90% of my book of business the last 10 years has been the [city].

This organization was an important part of Gabriella's support system that provided her with business knowledge and opportunities.

Maintaining resources, I was talking to you earlier about [university], that's the third one. I continue to meet with them, to talk to them to see what other opportunities are there. They were there from the beginning and I, I've been tapping on their window again, going, "Hey. . . heard anything good?" Because, are you – you can't always depend on contracts.

Like Sofia, Gabriella also shared how the city had been instrumental in providing work for her business. Gabriella was very cognizant that acquiring and utilizing resources were important for the sustainability of her business.

I highly encourage any, anyone that's going to open up a business to, to really use as many resources as possible. They're out there, they're there for you to – most of the time, they're free. But as, I use them still, after 15 ½ years of owning a business, I still use resources when I can.

For Gabriella, part of her network also consisted of maintaining relationships with other professionals in her industry.

But one thing that, because I am, I mean, I know a lot of people in this town, so it, relationship building has always been my thing. To this day, I feel very comfortable [performing service with titles (2)] because I've known them forever. So, I really try to maintain those relationships.

Elena also had support from other professionals and organizations. She shared that, when she moved to a different city, she had access to more resources.

I came to [city] and when I moved to [city], then I was able to understand that there were a lot of groups that'd help me here. One of them was [name], and he was with the development. And [name] in [university], downtown. She mainly has helped me to where my business is now, at this point.

Elena's network had helped her both personally and professionally.

But I've encountered wonderful people, like [woman's name from company name], and the development here at [university] [man's name]. Oh, [woman's name], that she was there to help me a lot, because I lost my home here in [city], so, so, she rents a room to

me. I rent a room from her. [Woman's name] has been my backbone. Yeah, she has, here in [city].

Elena referred to a woman from an organization as being instrumental in helping her grow her business. She gained information about important aspects of her business from this woman.

But then I started again with the business. And this was [woman's name] from [university] downtown. She helped me a lot. Where I was able not to – to reach another different point. Another step in growth, as far as the business. But there were several things that, that we worked with.

[Woman's name] helped me with the capability form, with the reference forms, with the application for employment for my employees. She's helped me with, to – in order for me to get on the state bid list, for the state, and with [job website]...

Elena also discussed how this woman helped her obtain certifications for her business to assist in securing state and government work.

You have to have the ESBE, the HABE, the woman owned. You have to have the NAICS code, this is [service related], and then she helped me in order to be part of the [name of agency]. So, believe it or not, it takes a lot of certifications in order to be able to – people think that [this service] job is just a [service], but it's not. Not when you're doing, not when you're doing state and government. And that's what our company does. Our company does 95% of our jobs are related to state and government.

Elena's network calls for work to be done with the state and government organizations; therefore, it was important for her to maintain these relationships.

Knowledge and skills. All the participants described some level of acquiring knowledge and skills that were needed for their business (see Figure 18). Further, the Latina entrepreneurs varied in how they obtained the knowledge and skills they felt were vital to start and maintain their business. Knowledge was needed to help participants learn various things they felt pertained to their line of work. For some of the participants, they gathered information by utilizing individuals within their systems of support. The following sub-themes shed light on how the Latina business owners obtained knowledge and skills essential for their business

venture: training, previous employment experience, reliance on personal experience, and the role of education.

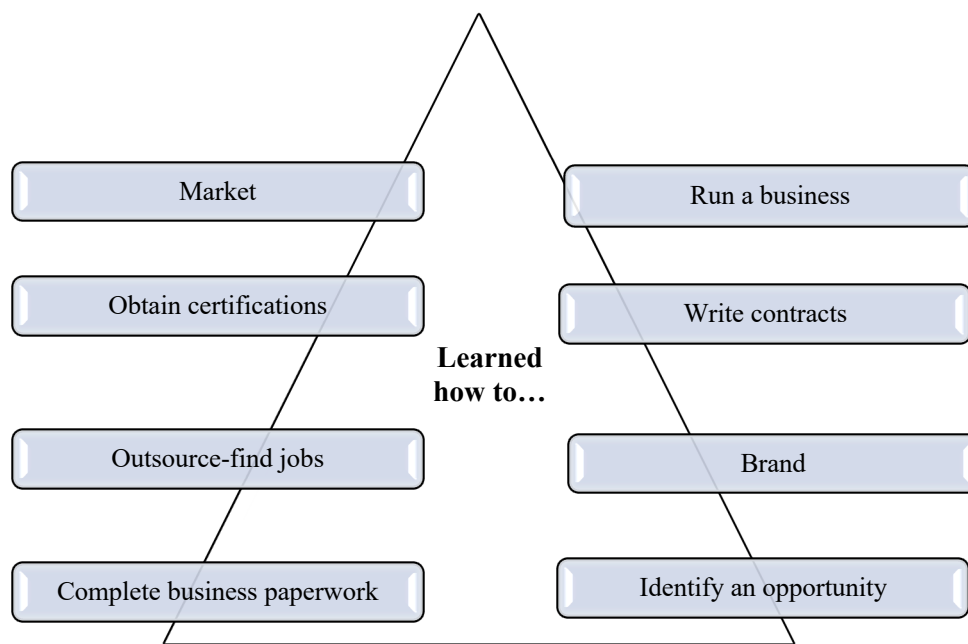


Figure 18. Some of the knowledge and skills the Latina entrepreneurs acquired.

Training. Four of the five participants revealed how they received training through informal and formal networks to acquire necessary business knowledge and skills. Training refers to ways the participants gained the business knowledge and skills that aligned with their work. Some of the skills that were revealed involved writing business contracts, completing business paperwork, and learning about different business aspects. Through Isabella's systems of support and network of friends and mentors, she had received some training on different aspects related to her business. She shared how one of her friends taught her how to write business contracts.

And actually, when I got my first contract, I didn't even know how to write a contract. She showed me how to do contracts. I do my own contracts now. And I put them together. And a lot of the [organization locations] have copied my format, so she taught me that.

For Gabriella, part of accessing the necessary business skills involved her system of support; specifically, training she received from organizations. The small business division organization taught her many business skills.

I mean, I would go to classes there all the time just to learn. I mean, I knew how to [job requirement]. I didn't know how to [job specific requirement], but it was how to find more jobs and how to outsource. So, because of them, I ended up – I'm also registered with the [name of agency] as a small business owner, Latina owner. And so, they helped me with that. They said, "You need these certifications." And I'm like, "I don't know why, but okay." So, I worked on those for a whole year with an intern and submitted those.

On another note, Gabriella recognized the importance of attending conferences, but she dealt with the issue of time.

The negative part about that is, I would love to go to a conference. I would love to go to more classes. I would love – I don't have time. You know. If I have someone else do it, that's money out of my paycheck

Karla attended conferences and networking events, which was evident through her social media accounts where she shared insights related to the information she gathered. This was the platform Karla utilized to learn more about her business and expand her network. On the other hand, Elena received the business training she needed from individuals within her social network. For instance, she learned what was needed to start her business.

Back in 2006, that was when I met [man's name] at the [company]. At that time, he introduced me to getting a Duns number, being able to do, getting HUB certified, getting government certified, which is with your cage. And he explained to me how to do a capability form. He helped me tremendously. Tremendously.

We worked with the Duns; we worked with the Hub, Hub certified, Duns, woman owned. I just got certified for Section 3, housing in [city]. I took OSHA hours and I tried applying for 8-A, because it's the highest step in doing [service].

Elena was aware that she needed assistance from others who could help her with different aspects related to her business. She gained knowledge by working with other individuals who could provide the training she needed. She further expressed how she had plans to gain more

training related to applying for a small business loan. “I have not been able to meet with [woman’s name] the last 6 months, in order for me to apply for a loan.”

Previous employment experience. Two of the five participants explicitly shared how they were driven by their prior work experiences where they learned and acquired some skills and knowledge related to their business. Isabella and Gabriella transferred their previous employment experiences toward the start-up of their own businesses. For Isabella, she shared that her previous employment experience played a major part in how she moved toward starting her own business. Through her work with different districts, she started helping others and saw a need to provide a service which she later turned into her business model. In addition, her experience with her prior employment allowed her to find an opportunity to start her own business.

So, those six [districts], my role was to visit [job parameters] and talk to [clients] about [desired result of service]. Well, that’s when I came in for, there was an experience, let me tell you, rude awakening, where I felt Latinos or Hispanic [clients] didn’t think that college was an option for them, even as young as elementary school, or they just didn’t talk about it. Or they were like me, [population parameter]. Their parents didn’t go to college. Some of them never even talked about graduating from high school.

So, I did that for 6 years; learned a lot. Had a lot of people helping me, because you know, as I was [doing my job], the needs that I saw and the gap that I saw was, of course, they were all going to be [population parameter]. They had no experience to fall back on. No one in their family had ever gone to college.

Since the organization she had worked for was nearing the end of their grant funds, they saw that Isabella’s services were a needed resource.

Well, [district name] - and actually, it’s a big part of my story, said, “Well, we can’t let this happen. What if we hired you as a [job name]? Would you be willing to come to do [services (2)] for the [clients], and we’ll pay you as a [job name]?” So, that’s how it started. They gave me my first contract. And I actually quit [organization name] 3 months before the grant ended. I quit 3 months before the grant ended because I was starting to, you know, get work and contracts to do [services]. So, the rest is history...I quit 3 months before the grant and I’ve been self-employed. And I’m a, now self-employed sole proprietor since then.

Isabella's business success was largely attributed to her involvement in her prior work. Those experiences provided her the opportunity to start her own business as she was equipped with the necessary skill set.

Well, actually it was that experience that I had in the six [organization locations] with [organization name]. I had established a really good reputation with the [employees of the organization (3 levels)]. So, those years, 6 years, like I said, that set the stage. I had found my niche. I'm good at it. I love working with [clients].

Gabriella's previous employment experience had also largely shaped her entrepreneurial path. She was very clear that starting her own business was a result of her previous career whereby she obtained knowledge and experiences in developing her skill set. She stated, "But to me, this is like my second job. Like, this was my second career, but I didn't want it to be that corporate driven career that I'd already had." Her corporate experience had shaped her into the entrepreneur she was. She enjoyed her career very much, "So, I had a wonderful career with [company name]. It was, it was truly a dream job." Gabriella cultivated those work experiences and shifted them toward her own business venture: "It's all been a learning experience." After being laid off from her job, she was on paid leave for a year, and during that time she found another job. "During those 12 months, I went to work for [company name], and they're out of [state name]. He's from [city] originally, [employer's name]," From that work experience, she learned about starting her own business.

So, I learned a lot about owning my own business and [employer's name] wanted me to just have an extension of his [company] as a branch in [city]. And I said, "You know what [employer's name]? Let me try this out..." But I learned a lot from him and decided, well, let me try this.

Gabriella's time spent working at different companies taught her many business skills that she then transferred to her own company.

So, it was, it was very disciplined. And it was, for me, it was exactly what I needed. That is exactly the type of discipline I needed. And that's how I learned how to do everything. I learned how to [skills list of job (5)], everything that I know from my business...

Gabriella's previous employment experiences had impacted the way she ran her business. She also shared that she learned from a previous boss.

But he's a man I learned a lot from, because he had vision. He would think. I love people who would stop and think, or I would give them ideas and he would say, "Let me work on that. Let me work on that." And that – I do that with my employees. They'll say, "How about. . .?" And I'll go, "Let me think on that." I picked that up from him, because he was right.

This male boss provided Gabriella with information and tools that she later used and implemented in her own business. "So, I learned, I learned a lot from him, definitely. I was only there 2 years while he was there, but I learned definitely a lot from him." The skills she had learned from her previous job, she then applied those same skills to operate her business.

The boss that I had the longest, [boss's name], she was out of [city], she trusted me. That was a big deal for me. She trusted me with a lot of projects; a lot of high-level projects that she knew she wasn't capable of, which I really admire in her.

And she was very good about picking the talent from her team...

She was very good about picking out who on her team was talented to make her look good. I thought, genius. That's genius. Those qualities – yes, all of those qualities is what I, when I find the talent that I do the exact same thing.

Other experiences. Two of the five participants mentioned how other experiences had impacted their businesses. It appeared that Sofia and Elena relied on some of their personal experiences to identify business opportunities and to acquire business knowledge and skills. For example, Sofia shared how she relied on her personal experience as she saw a demand for providing a maintenance service and due to the financial need, she took a business risk.

I saw the [need for service] we have... And I told my daughter, I said, "Hey, go ask the neighbor if we can [service] for \$10.00. And they said yes. So, we kind of went down the line, and within an hour, we had \$100.00. So, we're like, groceries.

Sofia's personal experiences also involved conversations with others where she exchanged ideas and obtained business knowledge.

And I went to I was at [bank name], ran into some guy, and he's – I don't know. We started talking for some reason and business came up. And he said, "Oh, what's the name of your business?" And I said, "Oh, it's dah, dah, dah." And he says, "Oh, it's never gonna work. You're gonna fail." He says, "You'll be closed before the end of the year." He says, "You need to have a name where people can remember." I was like, "Ah, but it just open and I already got the Tax ID," and so I was like, "No, I'm just gonna keep it." And sure enough, it did. It failed quickly.

Sofia also took the initiative to learn about ways to market her company. "And so, then I started surveying other companies: what colors they used and like names." She also sought assistance from other professionals to assist her with publicizing her company.

Like, I hired a guy, like 6 days into it, out of [city name] to make me a video. Made us look like a big company, you know. Because we're only in it not even a week. And he ranked us high, and that was it. That was the only advertising we did, and it's. That's how we got started. It just kind of went from there.

Sofia also mentioned attending meetings related to her work, "So, because, so I've gotten to like a lot of meetings with, because there's like research studies with products and stuff. Every now and then I'll get called for one of those." She appeared to gain the necessary business information through her conversations with others and by researching on her own.

But I did search out all the certifications I could get. So, right now, I'm transitioning into the LLC. I'm going into that process right now again. I have to provide all kinds of stuff, but it's worth it, 'cuz it kind of will put you out there with the big contractors.

Through these experiences, Sofia gained the knowledge she needed to start and maintain her business. Like Sofia, Elena relied on some of her personal experiences as she embarked on starting her own business. Elena felt that starting a business in the maintenance industry involved skills that she had and could easily perform. "This business, it couldn't have, I felt that it was something that I could do. That you automatically learn how to [do the service] as you grow up, so, it's a job that there's no end to it." While only a few of the participants directly stated how

their personal experiences had impacted their entrepreneurial careers, this may have also been an avenue that the other participants utilized in some way.

The role of education. The role of education is shared since some of the participants spoke of how education had impacted their lives. In most instances, it is unclear how the participants' education assisted them in their business efforts. Yet, the participants all came from diverse educational backgrounds. What is striking is that two of the five (Isabella and Elena) participants shared how education was an important value instilled in them by their parents. Likewise, they also felt the value of an education was important and transferred that belief to their family.

Isabella spoke of the importance associated with an education, which corresponded with her line of work being in the education field. Isabella was the participant with the highest level of education. She expressed that her education was her back-up plan in case her business did not work out. "It is amazing. And I am gonna say, that was my saving grace: knowing that I could get a job. I am employable and I can make a decent living and raise a family."

I have two degrees and a master's degree. If worst case scenario this doesn't work and it's not working, I can just give it up and go get a job and I can make good money, you know, with my education and my degree. Thank God. That's what I tell my [clients], thank God for that.

As Isabella shared her narrative, she reflected on how education had shaped her life and the role her parents played. She recognized her strong work ethic and the importance of an education, which were values instilled by her parents.

I don't want to be them, working hard and not getting anywhere. Just, you know, we come from a family of very strong work ethic. We will work hard, but very, not material things, but what are the fruits of your labor? Like my mother, second grade education. She worked really hard. She would get jobs. My father was in the military, so she would get jobs at military bases, but it was like cleaning. It was doing things because she didn't have her education. But I'm gonna tell you what. Before she passed away, she got her

GED, and it was because all six of her kids are college graduates. So, all six of us went to college and so she said, “Okay, my turn.” She got her GED before she passed.

Isabella also spoke of her father who was retired from the military and how he recognized the importance of an education.

He ended up getting his GED in the [military] and then, and then when he retired from the [military], he attended [college name] and I was at [college name]. So, we were going to college at the same time, and I was a freshman at [college name] and he was a freshman at [college name]. And he was going to college on the GI bill. Same thing he instilled – as a child, he instilled in all six of us, go to college. Especially his girls. Don’t depend on a man to take care of you. Take care of yourself. Education is the key. He knew. He knew how to improve his life. Unfortunately, he passed too, before he finished his college education.

For Isabella, the role of education afforded her work experiences which in turn led to her start-up business. She was cognizant that, because of her education, she was employable and could provide for her family stating: “Thank God for my education though, because I was able to support them.” She then passed on the value of an education to her children, “So, my two children are college graduates today and I supported them through college on my business.”

Sofia was the participant with the least formal education, and she expressed how she had hopes of completing her degree, but due to her family and financial situation she was not able to do so.

And then, trying to go to school and have a business and work and deal with all of that. That was like, that was probably like the most sad. And I had to decide. I was like, like career/family, career or family. I said well, if I let this go, ‘cuz I’ve only got 3 more months to go, and I would have, you know, apply for medical school. And I said, if I let this go and I just do this business the next 5 years, then I’ll make what I’ll make as a physician. And I said, okay. And it was heartbreaking for me, because I always wanted to be a physician.

More so, the role of education had least importance for Sofia and her family. She shared how she removed her children from the schooling system, “so I pulled her out, ripped her out of high school. So, she was driving, and had the younger ones with me.”

But my boys have never been good at school, either. And they both struggled and they were put down a lot. And I pulled them out of public school when they were in like [grades], because they were repeating, and they just couldn't. . . I said, this is not – school isn't for everybody, but there's other businesses, an option. And that's what I think a lot of kids don't know. Everybody's like, "Oh, if you don't graduate from high school and you don't go to college, you're not going to get a good job." I'm like, well, I don't have a full education, and you can do something else. You know? Just do what you like, or do what you love and then it won't be a job to you, and you'll be able to prosper.

I thought, oh, I had to have a degree and so, other people told me, "Oh, the boys need their education. Your daughter needs education." Like she got her GED at [age] and now she's got a \$250,000 house. You know, so you don't need an education. You just need drive.

Gabriella did not reference her education as vital to starting her business, but it is noteworthy to point out that her bachelors' degree was in a field of work parallel to her business. She did share how she had hopes of pursuing a different career path, but she then followed other work opportunities.

So, I graduated from [University] with a degree in [degree name]. I really wanted to be a television reporter, but it was, it was the mid-80s and there was just a – I interned at [company name] for a year and then I decided that that wasn't for me. There's too much politics and (people think that there's not, but there is), and I wanted to do hard news and my only chances were to go to the [location] and I didn't want to leave [current location].

For Karla, she held an associate's degree that pertained to her field of work. While she was working toward her degree, she did express finding it challenging to balance everything.

But yeah, it was tough, because I think back, actually when I was working at my last job, I was going to school 3 nights a week. I had my full-time job and my husband, so of course I have to spend time with my husband.

Elena shared how earning her bachelor's degree was important for her family despite having endured many hardships. While Elena attended the university, she also was a single mother dealing with her chronic illness and experienced inequities in the educational system:

"So, after that happened and I addressed it and wrote to the [university], they were able to have a lot of services for the people that were attending university and were ill. And that's how it helped me, in order for me to be able to graduate.

She earned her degree so her children would follow in her footsteps.

So, and I did it for the simple reason that I did not want to – I did not want to leave this world and for my children to say that they were not – that they would not go and study.

Elena's mother played an important role in modeling the importance of an education.

I think that my parents, you know, my mother, you know, she played a very important part. She lived through, back in the 70s, 60s when they would pay the Mexican people to attend the university. So, she attended the [university in city]. She went to [name of colleges]. And she became an author and a teacher.

Predominantly, the Latina entrepreneurs acquired the information they needed to start and maintain their business through their experiences (previous employment or personal), education, and receiving training, whether through formal or informal methods (see Figure 19). Where previous employment experiences influenced a few of the participants (Isabella and Gabriella), they in turn, mimicked those experiences toward their own start-ups. Also, participants Isabella and Elena cited the importance of an education and referenced their parents as important influencers. They also expressed how they also passed this value on to their own children.

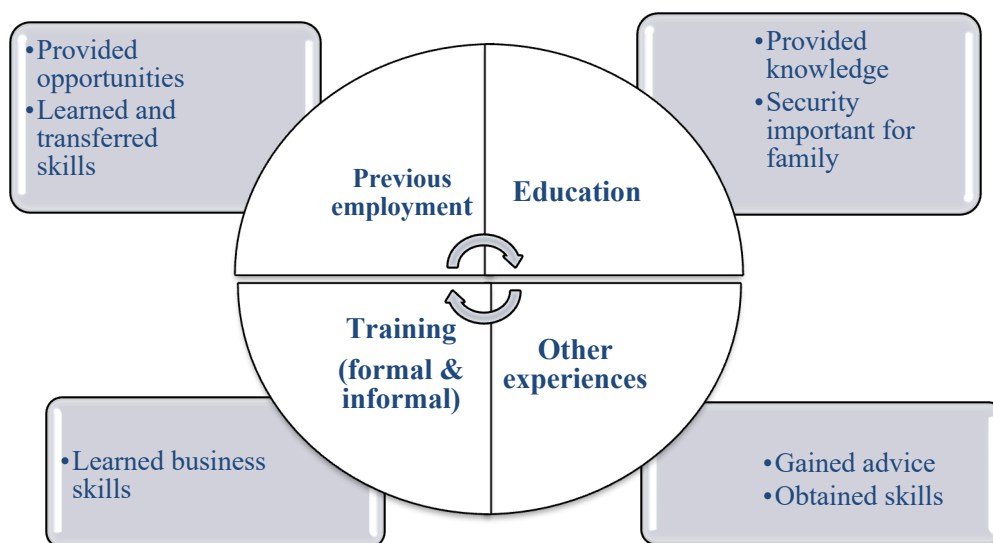


Figure 19. Various ways that Latina entrepreneurs obtained knowledge and skills.

Entrepreneurial qualities. The Latina entrepreneurs all displayed attributes or characteristics and qualities that were unique to each of them based on their personal and

professional experiences. Table 8 highlights the participants' words depicting their persistence, which in turn has allowed them to sustain their businesses. To begin, the participants shared how their persistence and hard work helped them operate their businesses and navigate through personal situations.

Table 8

Latina Entrepreneurs Discussed Their Perseverance

Participant Name	Context	Narrative
Isabella	The first 3 years were financially difficult. She was a single mother, caring and providing for her two children as she left her formal employment to start her business.	"So, the first 3 years, I'm not gonna lie, I had my electricity turned off; I was behind on my water bill; I got 3 months behind on my mortgage; I was behind on my car payment, but I did not give up. It was really, really – that day that I came home and no electricity? That was hard."
Sofia	After attempting to start a business with her family, it failed for various reasons; yet, she continued forward. She described a difficult family situation she dealt with for many years. Was considering expanding into a different business market/product.	"It failed quickly. So, then I had all that equipment, and then I was like, let me try it again on my own." "Whatever your past is, whatever issues you have, just keep pushing forward and you'll make it." "I mean, if we fail, we just try again. You know, until we . . . It's the same thing with this, with [business], we, I failed I don't know how many times. And it's like, okay, try it again."
Gabriella	Described gender-based experiences where women must persist.	"I just think that we, as women, and as Latinas, we cannot give up."
Elena	In striving to obtain her education while providing for her family.	"It didn't matter what challenges you have; you can get out there and you can do it if you want."
Karla	She overcame periods of slow business growth.	"I know July, for some reason, was really slow this year, and so I think that month I did a lot more marketing, like I worked on just being on [social media] more."

Note. The Latina entrepreneurs shared how persistent they were as they started and maintained their businesses and navigated through personal and work challenges.

Their voices depict how they persisted through many difficult encounters, especially during the start-up phase. The study's findings revealed the qualities discussed by the Latina entrepreneurs,

which can shed light on their personality. While not an exhaustive list of their personal qualities, the data in Table 8 depicts what was gathered during each interview.

Tables 9, 10, and 11 reflect how the participants shared that being an entrepreneur requires hard work. There appears to be an overlap between a participant's hard work and level of persistence. For example, Isabella, like the others, worked hard to obtain work and contracts and persisted as she started her business while balancing her domestic responsibilities. The participants shared their experiences relating to the start-up and growth phase of their businesses.

Table 9

Discussions for Isabella and Elena Regarding Their Hard Work

Participant Name	Context	Narrative
Isabella	Experienced difficult situations as she started her business.	“It was hard. I am not gonna lie. The first 3 years, I was poor. I mean, dirt poor.” “It’s hard, but rewarding. Hard but rewarding and don’t give up.”
	Described that her service was not an easy business to operate.	“There’s – it takes a lot to own a [type of service company]. It takes a lot, in every which way.”
Elena	Had many responsibilities as the owner of her company.	“So, I make sure that everything is there, prior to them going in to do the job. My job is to see that everything is done as correctly as it should be. My job is to see that they get along. My job is to see that each and every one of them have [equipment (6)] and all the supplies.”
	Was very involved in the work and in overseeing her employees.	“So, I usually go and check on the jobs. I walk the jobs. I talk to them. I try to take them out to eat, individually, at least once every 4 months, so that they can talk to me and they can tell me what is a problem that is occurring, if there is any.”

Table 10

Discussions for Gabriella and Karla Regarding Their Hard Work

Participant Name	Context	Narrative
Gabriella	Working on certifications.	“Also, my designations. I’ve worked very hard for those- emerging, Latina, woman-owned, small business and historically underutilized, and I’ve worked very hard for those,…”
Karla	Marketing and advertising were important especially during the start-up phase.	“– I would do probably nine to ten events in a week. Just to be out there marketing and being out there. And I think it helped a lot, because that’s how I built my business. I got a lot of clients from that.”
	Demands of job.	“It’s every day you have to work. I mean you have to work at doing something, whether it’s marketing or social media or something to market your business and be out there and so remind people that you’re still there.”

Table 11

Discussions for Sofia Regarding Her Hard Work

Participant Name	Context	Narrative
Sofia	Went through various pregnancies as she started her business.	“But it was hard. You know, I went through three pregnancies, and I worked all the way to the end, except for one of ‘em, because I fell off [service equipment] and my water broke.”
	Getting the company started.	“But it was hard developing the company.” “So, it would just be me and him and we’d go work and wait for phone calls and drive around with the [service equipment], just advertising. Was just totally built. And he stayed with me for 8 years, until last year. So, that’s how we got – so, we went from like maybe 30 [jobs], 30-40 [jobs] in a whole month. We’re so excited to be like 30-40 a day.”
	The demands of the job.	“I’ve never made them do anything I haven’t done myself. So, if it’s raining, I will work in the rain with them. I’ve worked in the rain; I’ve worked in the cold; I’ve worked in the hard heat; I’ve worked sick. I haven’t – I would never ask them to do anything I haven’t done. And they all know it, because they’ve all worked with me pregnant.”
	Submitting contracts.	“And so, I met with them and we worked on numbers like all night, all day, so I bid by myself, and then I bid, and then they used me as a sub, and sure enough, they got it. It took like almost a year to finally get the contract. But now, we’re like, we’re 2 years in.”

Faith. Four of the five participants alluded to their faith or an aspect of their faith as being an instrumental factor in their lives whether it impacted them personally or as business owners. Isabella, for instance, would pray when she encountered difficulties. “I would just pray. I don’t know how to explain it.”

So, every time I went looking for a job, when I got in that situation – Okay, I can’t pay next month’s mortgage payment, let me just go get a job. And I was going to throw in the towel? Every time that would happen to me, I would get a contract. And so, it was God’s plan.

Sofia experienced personal hardships in her marriage and carried a lot of responsibility as the main breadwinner for her family. The absence of her spouse on many occasions meant she was also the role model for her children. She explained the important role of church in her and her family’s life.

Took ‘em to church a lot. I think church was a lot of where their stability came from, having other examples of males, what they should be. You know, putting those morals in place of hey, this is what we need to do.

When Karla dealt with difficult months of slow business, she would turn to praying with a friend. “I let her know, because we’re Christians. We pray a lot about stuff together. So, but she’s like, ‘That’s okay. I’ll be praying for you.’” Elena’s response, when asked what helped her to get through the challenges, was, “My faith.” Elena dealt with chronic health issues and attested that her faith and family had helped her through those challenging moments as she strived to earn her degree and run her business:

I think my faith in Jesus Christ and the fact that he’s allowed me to live this long with two relapses, and my children, my – the fact that I’m so, proud to be a woman; the fact that there is, in my heart, there’s no reason to – to stay home and feel sorry for myself. There are jobs that you can get out and do, no matter what.

Positivity. Three of the five participants described the importance of remaining positive. Sofia had endured many personal and business obstacles. She shared that it was important to

remain positive. “Just trying to be positive all the time. Don’t focus on the negative. The negative’s always gonna be there. The cup is always half-full.” For Karla, there were times when business was slow, and she had to remain positive.

But, but I think, I think, yeah, I’m trying to think of positive – reading positive things; watching positive things. Like, I like looking at things on You Tube. There was this [professional] that I saw recently. I can’t even think what the name was. But just watching and listening to motivational stuff I think helps me, personally, because like I said, sometimes you’re like I said, oh my gosh, I didn’t make any money this week, and what’s going to happen next week? But then things come up.

Likewise, Elena wanted other business owners to know that it is important to remain positive. While this entrepreneurial quality is distinct, it may intersect with other characteristics, such as Elena’s faith.

As far as the [service] is - as far as my business is concerned, I would like to share and let people know, or let other persons that want to have a business like this, to know that they must keep their head high. They must let their hair down.

Elena further added how she views her struggles as blessings and lessons learned:

So, the fact that I’ve struggled all my life, with whatever, blessing the Lord has sent me, because I consider them blessings. Everything I’ve been through in my life is a blessing. Whether it be my illness or my poverty or whatever. You have to turn it around and make it a blessing. And I feel that all of this has helped me to understand my people.

Service-oriented. Four of the Latina entrepreneurs expressed their passion to help others through their business. For some of the participants, they felt passionate about helping their employees prosper and for others they felt their businesses could impact a greater social cause. The following interview excerpts, with narrative comments, highlight the importance of being service-oriented.

Isabella wanted to help her clients plan for their future involving their education. “So, I started exposing [clients] to college campuses. We did the college field trips.” She also described innovative ways she offered her service free of charge. “So, I am here to stay, because I’m going

to, I'm gonna offer that free to [clients] and I'll find a way to pay my [job name] fee. That's the, that's what it's all about."

Understanding her clients' needs, Isabella stated,

Well, that wasn't the plan. I didn't want the [clients] to pay me, because I know they can't aff- the [clients] I work with are [population parameters]. I know they can't afford to pay me and their parents can't afford to pay a [service] fee or pay a [service provider]. My goal was to receive my funding for my [services] work through a non-profit or through a corporation or a grant or something like that. And that's how I – that's who pays my fee.

Additionally, Isabella explains to others that her service is free of charge to her clients.

So, that is, or that the [representative], will want to pay me. I've had [the representatives], come back and they're getting out their – "How much do we owe you?" And I said, "No, it's free." And they can't believe it. "What do you mean it's free?" I say, "Yeah, it's free. You don't have to pay my fee." "Well, then can I make a donation to somewhere?" I said, "Go to [organization] and give a donation over there." So, those kinds of things drive me.

Sofia cared deeply about her employees.

I appreciate them, so it's like, why not?" I also do advances with them all the time, if they're like short on the rent or their lives or they need diapers or whatever. And they'll say, "Hey, can I get an advance? You know, to my next. . .?" I'm like, "Yeah, sure." I give them whatever they need.

Also, Gabriella's company was driven to projects that had a cause.

And if you went to go, if you looked at my website, you'll see that, you know, we like causes we're there to [perform special service]; we're there to [perform special service]; we're there to make sure [perform informational services (2)] and what that means and how it affects people. . . . So, we try to work with a lot of local groups and community that we, so those [jobs] don't run on deaf ears.

It was important to Gabriella that her company be involved in community outreach projects.

The other thing that we really like to do, and we do it as all of our part – part of all of our [jobs] is community outreach we love community outreach, we love getting to those groups, those non-profits; we love to get to those people that whatever we're working on, we get them involved. It's really important to get the grassroots.

Elena also cared about her employees.

And you can help other people. That's the most pleasant thing is to see a woman get a job in [this service] and to get their first check and to see the smile on their face and say, "I'm able to hold a job." That is very, very rewarding to me. That's the most important thing, I think.

That makes me very happy, when you're able to do something for these people, because it's not only being selfish and thinking, you know, what can they do for your business. What can you do for them in order for them to be happy and make, and do a better job?

All things considered, there are countless entrepreneurial attributes or traits and qualities that can impact an entrepreneur's business. Some of the participants shared the importance of being self-motivated, having a vision, and being passionate as important for the success and sustainability of their business. The Latina entrepreneurs in this study may encompass other traits or qualities that were not directly expressed or observed during the interviews.

Challenges. All five participants in this study discussed various challenges they had to overcome as they started and maintained their businesses. There were also tensions "bumping places between the stories" (Clandinin, 2013, p. 147), as told by the participants. The following stories of the Latina entrepreneurs' journeys are depicted through samples of data from words and phrases that I carefully selected from participants' interviews and highlighted through found poetry (Butler-Kisber, 2002). This expressive form allowed for an additional layer of interpretation using participants' words to depict images that reflect their narrative (Clandinin, 2013). This section is organized by an introduction of commentary that explains the participants' storyline(s); participants' narratives displayed through found poetry; and an extra layer of analysis. Additionally, any *testimonios* that surfaced during the interview are identified and emphasized through the participants' narratives.

To begin, it was imperative to make connections across the challenges, tensions, and *testimonios* as experienced by the participants. The challenges the participants encountered were

most apparent in their need to balance financial aspects (Bosse & Taylor, 2012; Castillo, 2017; Mijid, 2014), family responsibilities (Loscocco & Robinson, 1991), and the innumerable roles of being a small business owner. Some of the participants shared their accounts of discrimination. Figure 20 highlights the subthemes found within the major theme of challenges. Participants' narratives were commonly linked as they all experienced challenges. Some participants shared their firsthand experiences in dealing with discrimination.

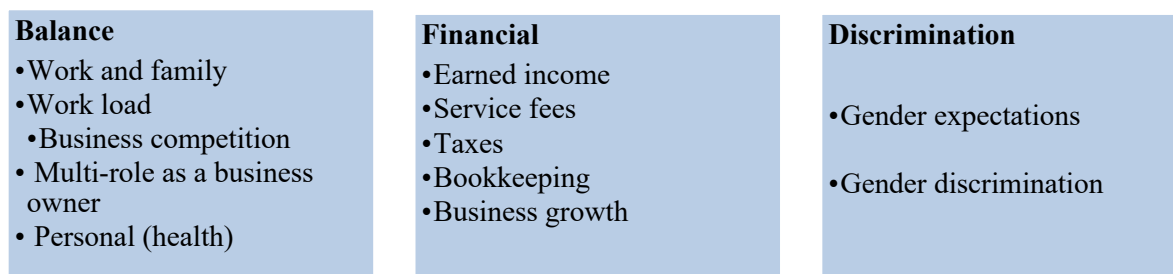


Figure 20. Major challenges experienced by the Latina entrepreneurs.

Tensions were described regarding changes that participants underwent, that caused shifts in their stories that some narrative inquiry studies refer to as critical incidents (Riedel, 2012). *Testimonios* on the other hand, allowed the participants to engage in deeper conversation and teach lessons through their shared stories (Farrington, 2018). For the two participants who shared their *testimonios*, it allowed for their voices to be heard (Albert & Couture, 2014). The power of their *testimonios* allowed me to “document and theorize experience of struggle, survival, and resistance to oppression” (Huber, 2010, p. 847). Samples of data are presented in this section using the methodology of *testimonios* to document and theorize the experiences of Latina entrepreneurs. *Testimonios* surfaced as I read and reread participant transcripts, identifying whether the narrative revealed experiences of marginalization, oppression, or resistance; if participants shared an account of how they overcame their experiences; and if, through their

experiences, they are agents of change either for themselves or society at large (Bernal et al., 2012).

Isabella. The challenges Isabella encountered relate to finances and balancing family responsibilities. “From this set of images are the multiple storylines that weave across her life-storylines of” (Clandinin, 2013, p. 155) overcoming personal and financial barriers. The tension that arises for Isabella is the need to spend time raising and caring for her family, which ultimately leads her to start her own business that was highly supported by her previous employer. This shift is what “pushed” her toward entrepreneurship. Another tension in her narrative relates to how she dealt with the “naysayers.” It can be concluded that Isabella was driven to prove her critics wrong. Her storyline portrays perseverance, grit, and determination; a storyline of overcoming the personal challenges and dual responsibility of being a single mother who went through a divorce and was the main provider for her family; a storyline of confronting negativity; a storyline of dealing with economic hardships; and, a storyline of overcoming gender expectations.

Got a divorce.
I was working full-time
overwhelming
busy
two kids to take care of,
by myself.
The problem,
they were in day care
not with me!
She
was their mother!
devastating
devastating
Motivating factor
start my business
I gotta do something!
Someone else
is raising

my children
 not me!
 I can't continue this way
 as a
 single
 mom.

Organization
 going to close
 grant ended
 I was leaving
 They said, "Oh my God"
 valuable resource
 hired
 first contract.

Worked out of my home.
 My kids,
 took care of them.
 I did everything,
 it was a
 God-send.
 I didn't want to be a secretary.
 I didn't want to be housewife.
 That's what everybody was doing in my family.
 I just didn't see myself doing that.
 I knew it was going to be successful,
 because it comes from
 my heart.

I first had this idea
 a lot of naysayers.
 "You're
 NEVER
 going to make money
 [performing your service].
 No one's going to pay you."
 many
 many
 times
 They all told me
 "You won't do it."

Many prejudiced in this world,
 not just of color, skin color, but also being female.
 A lot of people say,

“Who is this woman,
 thinking she can be self-employed
 and own her own business,
 or knows what she’s talking about?”
 But I’ve been able to stand that ground, too.

First
 3 years
 the
 HARDEST
 dirt
 poor
 I didn’t give up.
 I would get a big contract,
 negotiate an advance.

Those first 3 years,
 after that,
 I
 never
 was that
 poor.
 But the
 first
 3
 years,
 I
 was
 poor, and
 it was
 hard.

Now,
 I’ve never been unemployed
 without money.
 But the first 3 years
 were
 rough.
 Rough. Rough. Rough.

Isabella’s multiple storylines reveal that overcoming the first 3 years in business presented to be a major challenge. Her business has been operating for 25 years and she proved that she could overcome the challenges in the start-up phase where most businesses tend to fail.

Isabella also mentioned gender roles where she saw her family in professions, she did not desire. This speaks to Isabella recognizing and planning for her future so she would not be confined to what she viewed as gender expectations to be a “secretary” and a “housewife,” which may have placed her in a traditional job as a pink-collar worker (Barnartt, 1979). Isabella’s education may have placed her at an advantage in choosing her entrepreneurial career.

Sofia. Like Isabella, Sofia also dealt with numerous personal and business challenges. The financial challenges she experienced related to finances to start her business, earning income, determining what to charge, and purchasing. “From this set of images are the multiple storylines that weave across her life-storylines of” (Clandinin, 2013, p. 155) financial challenges; a storyline of being a mother and a business owner and giving up on her own dream to care for her family; a storyline of dealing with her own diagnoses; and, a storyline of managing all the details of her business. Sofia’s storyline is one of perseverance and hard work; “I still have that mentality of scraping by, scraping by.” Tensions that arose during Sofia’s narrative relate to dealing with the decision she made to run her business and quit going to college so she could take care of all her children and in dealing with her dyslexia.

Sofia’s narrative further highlights her own *testimonio* that speaks to the oppressive experience related to her marital status. Her voice reveals one of personal struggle and courage to remove herself from an oppressive situation that was causing her many hardships. Her *testimonio* is an example of her memories, her truth, and her pain as she recounted these events of adversity (Fuentes & Pérez, 2016).

Parents lent me
\$10,000.
I bought
all the equipment
opened and closed
within 3 months.

There's gotta be something here.
 Beginning,
 was hard- getting second [vehicle].
 Hard to find out - what to charge.

It was hard.
 The balance just
 wasn't there.
 No extra anything.
 Pay bills,
 employees,
 maintenance.
 That was it.

I went through
 three
 pregnancies.
 My husband
 [reference to problem],
 a lot of issues.

A lot of
 struggles early on.
 Can't do it anymore.
 I pushed for,
 finally pushed for
 the divorce
 to finally happen.
 Hard finding a balance
 gotta [do service]
 come home
 do all of this
 deal with him
 deal with the kids.

Going through a divorce
 he's had [name of issue] for so long.
 I just can't deal with it.
 He would pawn stuff all the time,
 hold keys.
 Wouldn't take his meds.
 He was diagnosed as [diagnoses (3)].
 You have to walk on eggshells.

Common with people who are [diagnosis],
 they get on their medication, feel semi-normal;
 get off their medication, want to be normal.
 And then go to [name of issues],

because it helps feel normal,
 they hit rock bottom
 and they go back to meds.
 And that happened for years and years.

He just got [descriptor of issue] so bad
 there was no return.
 He went to [name of place] about 9 months.
 Nobody ever knows what I had to go through.

I got pregnant again.
 I always had the vision
 just keep going.
 You've got so much family to support;
 he doesn't work.
 What else are you going to do?
 You have to – nobody's gonna pay your bills.
 Nobody's gonna provide for you.

I was in the hospital,
 answering the phone,
 scheduling services
 bedridden for 3 weeks.
 Printer, laptop, WiFi, a phone,
 I'm there
 answering and scheduling,
 nobody knew.
 Next day,
 I had the baby,
 I'm still answering.
 I gotta work.
 Nobody's gonna
 pay my bills.
 So, I gotta work.

They always had shoes;
 clothes,
 bills were paid,
 light was always on.
 It was pushing forward,
 pushing forward.
 I had my days of despair,
 how I'm gonna make it.
 I've gotta just keep going.
 And let me try this, and let me try that.
 And again, I'd come back and do it again and again.

So, it was hard with him,
with my spouse working against us.

I was trying so hard
and then he'd go and pawn the chain saw
the pull saw.
It's what [descriptor of type of person] do.
Or take the bank card and drain the accounts.
And it's like, how do I pay the employee?

And the kids all saw the behavior. Like, there were four of those,
my husband [name of behavior] me four times.
This last time it was like,
I'm done.

I would work all day
go get groceries
come home and cook, clean, wash, do laundry at night.
I wouldn't sleep until like,
I lived on 3-4 hours of sleep.
Wake up at 4:00 in the morning,
let me work on this, do that
only quiet time I had.

Hard to find that
balance.

I'm dyslexic
ADD
my mind
is always like
everywhere
and
nowhere.
Change my mind
all the time.
Schedules
completely
flipped
sometimes
reassigned.

I was
going to get my
pre-med,
my daughter,

screwin' up.
 couldn't leave her alone,
 It cost me
 what I wanted to do.
 Now I've gotta do this.

Challenges
 finding the balance
 [vehicles] to
 equipment to
 employees to
 work.
 So much work,
 not enough machines,
 not enough employees.
 Or all the employees
 you need the work,
 because the season – how it changes.

Only female
 they're all males.
 We charge more
 base it on quality-
 been able to maintain.

I
 as a female,
 a parent,
 a mother,
 main person
 to deal with the house,
 I did my best,
 that's all
 I could do.

Sofia's multiple storylines expose the overwhelming responsibilities she encountered. These obligations meant she had to balance her domestic role as a mother, wife, and caretaker along with the duties of being a business owner. From Sofia's narrative, it is apparent that she carried the burden of the economic and household responsibilities (Loscocco & Robinson, 1991). Her *testimonio* of dealing with a difficult, unhealthy relationship that affected her personally and professionally, discloses her social reality that perhaps other women may relate to (Bernal et al.,

2012). Sofia's *testimonio* brings to light an urgent call for action (Reyes & Rodriguez, 2012) for women who experience difficult and unhealthy relationships. Sofia's own actions to remove herself along with her children from the situation may empower other women who confront similar scenarios.

Gabriella. Like Isabella and Sofia, Gabriella also dealt with challenges related to finances. Her financial situation dealt with maintaining her income-to-debt ratio. Her advice was, "Always start your business. . . or always start a business with at least a year's salary." Other challenges Gabriella experienced were related to gender-based issues in working with male clients and she expressed her hopes to be viewed as the subject matter expert:

The biggest struggle I've had is being a subject matter expert, that I really do know. I do know what I'm doing. I do know what I'm talking about, believe it or not. And that I hope that the next generation will not have to struggle with that.

The tensions arose as she spoke of the interactions she had with her male clients. Other tensions involve the uncertainty of her business and whether her family would take over. She also mentioned losing family members throughout the years stating, "I've had a mother, two sisters, a brother and a sister-in-law all within an 8-year span, so you know, you just have to grieve in quiet. Grieve where nobody can see you." "From this set of images are the multiple storylines that weave across her life-storylines of" (Clandinin, 201, p. 155) persevering and risk taking; a storyline of a determined and passionate Latina woman who strives to be an agent of change for other minority women; and, a storyline of dealing with competition head on.

I was let go,
after 14 years with [company].
The White people
stayed,
the Latina
got laid off.

I
 really wanted
 to sue them,
 the person above me
 lied to me.
 I took their package,
 a year's salary.

Let me try this.
 I started doing
 non-profit work with [organization name].
 I was gonna start
 to run out of money.
 I had a setback.
 Major operation.

I was very, very lucky...
 immediately
 got a new client.

It is hard-as a
 Latina business owner.
 Because you're competing
 constantly.

Still a man's world.
 Still a man's world.
 Compete against
 other business
 compete against
 men.

A lot of my,
 a lot of my clients
 have been males.
 When it is not
 THEIR idea,
 then it is the
 WRONG idea.
 Even though
 I'M
 the expert.

Being a Latina woman owner,
 I'm very vocal,
 I've told these men many a times,

if
 I
 was a man,
 I don't think you would talk to me that way.
 And I've lost a couple of clients...

I had to
 lower my defenses
 shut my mouth,
 kind of nod,
 learn to listen,
 take in everybody's point of view.

I'm fighting
 for my position
 being the subject matter expert-
 very hard.
 The heart of any minority.
 it's convincing people,
 your clients
 YOU ARE
 the subject matter expert.

We cannot give up.
 Because if we do,
 then they're gonna expect us
 back in the kitchen
 with babies
 and making tacos.
 And I never,
 I did not come from a
 family like that.

The first year I screwed up-
 I owed the IRS
 I paid it off.
 I found the CPA.

Turns out to be a
 60-70-hour work week.
 I'm everything-
 project manager
 CEO
 account manager.
 From the billing,
 to the reports
 to making sure the people

who work for me
 are doing their job.
 I am
 the face of the [company].
 Keeping up
 with the trends
 is real important.
 Keep evolving,
 be relevant.
 Relationship building.
 Maintain those relationships.

We're too competitive
 very competitive.
 Especially our little clique.
 Very competitive.

I think what's sad,
 none of my nieces or nephews
 would want to take over the company.
 I mean, it's literally giving it, giving it to them –
 and they don't want it.
 But they're like,
 "No, we're not interested.
 Too much work.
 Too much work.
 I'd have to work all the time."

From Gabriella's multiple storylines, her voice expresses the struggles surrounding gender bias (Bosse & Taylor, 2012; Wang, 2013). Her experiences dealing with discrimination from being let go at her job and her interactions with male clients led her to view the world as dominated by men. In a different example, Gabriella described how, when she worked for another company, she felt judged based on the color of her skin and her last name; sharing, "just because you have brown skin or a last name that sounds different from theirs, doesn't mean we're from anywhere else except for the United States of America." For Gabriella, gender and race intersected and appeared to form experiences involving her identity (Nash, 2008). She was

direct and clear that she would not follow the paths or gender expectations of stereotyped Latinas who encompass traditional roles such as housewives.

For Gabriella, she was cognizant of the need to advocate for a shift in gender-based opportunities and her desire was that others would respect her and acknowledge her expertise. Gabriella experienced discrimination, not only from her former employer, but also her male clients who attempted to portray levels of superiority. These inequities shed light on the need for equality efforts to support women's positions of power in diverse career settings, including entrepreneurship.

Karla. Challenges that Karla encountered in starting and maintaining her business revolved around the operations of her business (accounting, marketing, and networking). Like Gabriella, Karla also experienced discrimination from her previous employer. Both participants expressed dissatisfaction with the corporate world and Karla shared, "I was just not happy being there with just the way corporate America works." "From this set of images are the multiple storylines that weave across her life-storylines of" (Clandinin, 2013, p. 155) managing a difficult work situation that led her to start her own business; a storyline of working hard to build her brand and reputation; a storyline of exploring ways she can grow her business; and, a storyline of optimism.

At that company
all laid off
trying to freelance,
for about a year.
I found that job
it'd been kind of difficult
my boss
yelling at both of us.
He was so angry.
Being disrespectful
because we were all
women.

Throws the [work product]
 across the room,
 it hits the wall.

Stuff happened at work,
 I wasn't happy.
 I told my husband.
 I said,
 "I'm gonna quit."
 I'm out of here.
 I'm not going to be
 disrespected.

I had been working,
 freelancing,
 on the side,
 networking events after hours,
 after my job.
 And I had a few clients.
 I can do this for myself.
 I'm gonna go out there,
 see what happens.

So, it was tough.
 Have to be at work,
 run your own business
 finish projects,
 visit your family.
 Time
 is probably
 a challenge.

Just marketing
 getting your name out there,
 meeting people and businesses
 to hire you
 for freelance work,
 probably the biggest challenge.
 Networking
 marketing-
 people to get to know
 who you are.

I had a major issue-
 my bookkeeper,
 messed up income tax return.

My next bookkeeper,
 paid her,
 she never did anything.
 Just dishonest people
 taking advantage of somebody.
 I know they know that I didn't know.
 I'm like, "Ah, okay, P&L,
 what is that?"
 I finally found a bookkeeper now-
 she fixed everything,
 she explains the P&L,
 she's a godsend.

I think growing.
 I sort of plateaued,
 not making more,
 not really making less.
 I'm working on
 a plan
 growing into another industry,
 figuring out a niche market.
 The business
 is kind of
 staggering.
 How to go to the
 next level.
 That's my challenge.

Every day you have to
 work
 I post something, regularly
 about the business,
 a lot of networking events
 just to keep my name out there.
 Marketing
 Making the time to do all that stuff-
 still have a life,
 it's challenging.

Keep going.
 I've had bad months too, or
 bad weeks.

Today's not good,
 you're feeling bummed out,

I didn't make any money last week,
or whatever.

Talking with other business owners
that encourage you.
Reading things,
listening to things that are
motivating,
encouraging –
definitely help.

Self-motivated.
Set goals for yourself.
Motivate yourself.
There's always
something
to look forward to.
Tell yourself, you can do it.
Just get out there and do it.

It gets tough-
like a roller coaster ride
you have those lows
then when you come back up,
I can't believe that.
It's a fun ride, for sure.

Karla's candid narrative represents the challenges a small business owner might experience. The tension that was brought forth through her retelling involved gender discrimination. That experience is what propelled her to start her own business. Karla's business has surpassed the start-up phase and she was exploring ways to grow her business for sustainability efforts.

Elena. Financial obstacles were a significant barrier for Elena. The financial aspects related to finding ways to generate funds to expand her business along with financial debt. The financial challenges appeared to be linked to a lack of access in obtaining needed skills and resources. Other challenges Elena encountered revolved around her health, which influenced her decision to start her own business. "From this set of images are the multiple storylines that

weave across her life-storylines of” (Clandinin, 2013, p. 155) being a single mother and the main provider for her family, and a storyline of financial struggles entangled with other challenges that she identified stating, “It’s been financial; it’s been health; it’s been transportation.” Other storylines unveil the multiple roles of being a small business owner along with experiencing business competition.

Tensions that arose during Elena’s narrative dealt with an experience she had while she was working on obtaining her college degree. Another tension Elena experienced was gender discrimination by men. Elena’s narrative further highlights her own *testimonio* that speaks to the struggle in dealing with chronic health issues, raising her children who had health problems, being a single mother, and experiencing the loss of one of her children. Her voice reveals one of personal struggle and courage to overcome these hardships. Her *testimonio* reveals her truth and her understanding of the truth (Bernal et al., 2012).

Single parent,
working going to college,
two children
born with birth defects,
all three, but one of them passed away.

I
had to find a way
to raise the three children.

I
started with
lupus,
was taking radiation,
lost my hair,
immune system
very hard to deal with.

I would try.
I’d go work-
burn myself out,
raise my children.
I would get ill,
wait until I would feel better,

then I would start again.
 All three of us-
 work [performing service],
 I started with [2 equipment pieces (2 of each)].
 And worked my way through.
 I worked on my own with my children.
 I didn't have a choice.
 I kept telling myself-
 I needed to go work.
 I had to bring up my children
 as best as I could.

I was attending the university.
 I got real sick.
 I was [performing services] at night.
 I was able to graduate from the university
 using an oxygen tank,
 wearing a mask,
 having a doctor there.
 I told them-
 I was going to cross the stage,
 no matter what [becoming emotional].

I first started,
 I did not have a vehicle,
 I didn't have a truck.

I was not aware
 programs that would help me out.
 I could not allow the business to grow,
 I didn't have the money to pay the people,
 to hire people I needed to hire.

A lot of
 challenges-
 financial.
 I lost my home,
 I had to pay my loaners.
 I'm still
 having financial problems.
 I know there's SBA loans.
 If I had that loan,
 I'd be able to do jobs
 [type of service].

I am my secretary.
 I operate,
 I do the jobs.
 I'm up there with the group.
 2 years ago,
 I got one secretary
 help me part-time.
 Another of my greatest challenges-
 my bids,
 do not come through.
 People that hire people
 that are undocumented
 who work for \$7.00 an hour,
 hurts the person
 that likes to have everything
 as it should be.

Financially.
 Financially.
 Get paid within 30 days.
 Don't get paid
 until the company is paid.
 I've had to wait
 8 months to get paid.
 I continue paying my people.
 I've never asked for a business loan.
 I put my own office for collateral
 to get money
 to maintain the business.

Another challenge,
 is being a woman,
 it's not easy,
 single woman
 working around 300 men,
 sometimes.
 It's been very difficult.
 I always have to carry
 a stern face,
 be firm,
 put up with ugly comments.
 I'm so petite,
 wasn't helping at all.
 Be on the defensive.
 Confront,
 smart aleck remarks, –

sexual harassment,
 job with deadlines,
 – you're challenged
 with the workers,
 people who you hire do not come through.

People look at [service people]
 and don't have the respect that they should.

Being a woman
 in this type of business,
 you really have to have a
 backbone.
 I demand respect.

My parents
 made me understand
 there was nothing that I couldn't do that would be,
 anything less than what a man can do.
 Proud women.

People say, "We're gonna call your boss to tell them,
 you know, how you are."
 And I tell them, "Well call them."
 Because you have a [service company],
 you're out there working as a [service worker],
 why is it that they cannot believe that you have a bachelor's degree.
 I make what people make.

More women than men doing [the service].
 I'm proud to be a woman,
 I'm a mother.

Financial backup,
 hire a supervisor,
 not my case.
 I have to be there,
 on standby.
 I have to be there
 while the job is done.
 My role-
 they have everything
 in order to work.
 I
 [supervise]
 make sure
 everything

[is done right].
Hardest challenge-
financial.
I need financial,
for the business to grow.

Like Sofia, Elena's multiple storylines exemplify how women encounter the dual responsibilities of caring for their family and financial matters (Loscocco & Robinson, 1991). As a Latina entrepreneur, Elena bore the sole responsibility for her business and had many job titles. Despite those challenges, her *testimonio* of dealing with lupus and overcoming numerous obstacles shed light on her personal reality and resiliency. The events that shaped her entrepreneurial experiences empowered Elena to be a voice for other women. Her voice tells the compelling story of a single mother who started her own business while earning her college degree, and dealing with family, health, personal, and financial circumstances. Her *testimonio* is one of survival (Bernal et al., 2012; Reyes & Rodriguez, 2012) that highlights the Latina experience (Espino et al., 2012).

Elena also dealt with gender discrimination as a female business owner. Her experiences in these situations meant that she had to shift her personality to confront these systems of oppression employed by males. Nash (2008) suggests that gender functions independently of race and that the two social constructs can inform each other. For Elena, her experiences of gender discrimination appeared to be independent of any other forms of oppression. She did recall an event from her childhood, an experience of discrimination based on ethnicity. That experience was unrelated to her current involvement as a Latina entrepreneur. The event she discussed was memorable for Elena as she recalled the event, "And the fact that it said there, "No Mexicans Allowed," and I lived it. I saw that. My father made sure that I put my nose there

in front and I would read it.” It is unclear how that experience from her early years impacted the way she dealt with gender inequalities as a Latina business owner.

Business strategies. The Latina entrepreneurs shared strategies or decisions that helped them as business owners. The business strategies were unique to each of them as they utilized their knowledge and skills, along with their systems of support to take necessary actions related to their business. Some of the business decisions they made revolved around getting started, exploring niche opportunities, financial considerations, and keeping up with the trends.

Getting started. As participants started their businesses, there were certain measures they took to get their business going (see Table 12). For the participants, starting their business involved many aspects. For example, Karla stated, “Getting your legal paperwork is important. I learned that right off. Get your d/b/a as soon as you can... And then, maybe a couple of years ago, I got my LLC for my business.”

Additionally, several of the participants shared how they had a flexible workspace, formalized their business structure, and equipped themselves with the necessary tools to provide their services (see Figure 21). Regarding physical space of owning an office, all participants worked mainly from home but also on-site where they conducted their business. Other women entrepreneurs might be empowered to learn that a small business can operate from a home and owning an office space is not necessarily vital.



Figure 21. Some business considerations the Latina entrepreneurs discussed.

Table 12

Some Ways That Latina Entrepreneurs Described Starting Their Business

Participant Name	Context	Narrative
Isabella	Workspace	“I don’t need an office. So, that’s what’s nice about this business.”
	Legal aspects and equipment	“Register at the courthouse as a sole proprietor and a dba, and make my business cards. It was that simple... And then buy a computer and get Internet and work out of my home. That’s as simple as it was.”
Sofia	Workspace	“Yeah, I can work anywhere there’s WiFi. So, I’m not confined to like a place. So, everything, all my billing, all my clients, everything’s online. I can work off my phone.”
Gabriella	Workspace	“I’ve only owned an office twice. In 2010 and 2014 and working out of my home is so much better.”
Karla	Workspace	“I think it was important for me, like I had a little corner in my bedroom. I’ve always had the little office... But I just sit at my desk; set up a space for yourself where you can focus and work, and nobody bothers you. You can close the door and work on stuff. And then – oh, and another thing that I think I learned kind of the hard way was making hours... So, now I have a clock on my desk where I’m like, okay, it’s 4:45. It’s almost time to shut down and be done for the day. If you don’t, I think you’ll just get burned out.”
Elena	Legal aspects	“And another thing that’s extremely important to this company, whether it be [service] or [final stage service] is that I have to have general liability. I have to have workers’ comp. I have to have bonding insurance. I have to have [equipment].”

Finding a niche opportunity. Three of the participants discussed how their services provided a niche opportunity, while others searched for ways to expand their business. Table 13 reflects narratives from four of the participants as they spoke about their businesses and exploring ways to offer a niche service.

Table 13

Some Ways That Latina Entrepreneurs Found or Considered Niche Opportunities

Participant Name	Context	Narrative
Isabella	Others sought her expertise.	“I did have some of the key players ask my opinion.”
	She was the expert in her field.	“Well, what’s happened over the years is I have become the expert. So, I am the go-to [organization names] person. You would be surprised how many people call me. They call here. They call [organization name], they call and they say, “Oh, we need somebody to do this.” And “Oh, it’s [subject name].”
	Her business offers a unique service.	“I have developed a little niche for myself, and I mean the expert in certain areas. And I am the only one in [city] who will do [services] and not charge an arm and a leg. I am very reasonable. Very affordable.”
Sofia	Was exploring a different industry.	“And I said, “Look, if we don’t do it, somebody else is gonna do it. Because it’s a 90% profit margin. We’re only making 30% right now.” So, I said, “Why not?” What, what do you have to lose?”
	Her business niche was to offer no contracts.	“So, you gotta find that niche. Like where do you fit in that’s different from everybody else. That’s kind of what we push. No contract services.”
Gabriella	Provided a variety of different services.	“Being relevant is very, you know, people always ask me, what do you specialize in? We don’t specialize in anything, but like I said earlier, if it is, it’s the [area of service]. I love doing [area of service].”
Karla	Was exploring ways to expand her business in other industries.	“I was talking to a friend yesterday, and I told her that I’m thinking maybe, [professionals (2)], stuff like that. Like that industry, because I actually have a client that’s in that.”

Financial considerations. The Latina entrepreneurs all experienced financial challenges, whether in the start-up or growth-phase of their business. Interestingly, they all shared insight regarding financial considerations that they felt were important (see Table 14). Two participants

shared the importance of documenting their finances and two described the importance of maintaining a debt-free company.

Table 14

Latina Entrepreneurs Discussed Financial Considerations

Participant Name	Context	Narrative
Isabella	Document business finances.	“And my, some of my friends thought that was too simple. “Oh, that’s not gonna work. You gotta be an LLC. You gotta get a lawyer. Your legal structure. . .” No. That’s not true. It’s, but you’ve got to keep really good books. Keep, document everything. [laughing].”
Gabriella	Maintain a debt-free business.	“I’ve also have always maintained a debt-free business. So, that’s something that – because I had that year’s salary, so that’s a discipline. So, there’s a couple of disciplines in there, if you really think about it. One is to try to keep the company as debt free as possible.”
Sofia	Manage finances	“So, finances is important to get in order, for sure. We got all that taken care of.”
Karla	Debt-free	“You got to get a lot of stuff in order, and at that time, we’d paid off all our personal debt. So, that helped a lot, not having to come up with \$300 extra for credit cards for other stuff. So, financially, once we got all that in order, that, I mean that was a big, like, like a plus. I don’t know what the word is. But an advantage.”
	Document expenses	“Because I’m like, you like keep track of like everything that you do, you know, you spend on your business or anything like that. So, that’s like really important.”
Elena	Cost-effective industry to start-up	“I felt like the cost, you know, you can work if you take care of your [equipment] and whatever you use to [perform the service]. You know, it goes a long way, as far as cost.”

Keeping up with trends. Two of the participants discussed the importance of keeping up with trends that impacted their businesses (see Table 15). Keeping up with trends can be viewed in terms of how the participants remained relevant to attract clients. Thus, following the trends allowed Latina entrepreneurs to have access to more clientele. Most participants also maintained either a website or different social media accounts to promote their business. Some participants’

websites displayed photos of their work and most often explained their services. For Isabella and Gabriella, their websites provided information about themselves. While, Sofia, Gabriella and Karla seemed to be more active on multiple social media platforms, such as Facebook[®], Instagram[®], and Twitter[®]. For the most part, keeping up with trends meant that the participants understood the importance of staying relevant through various methods to reach their clients.

Table 15

Latina Entrepreneurs Discussed How They Kept Up With Business Trends

Participant Name	Context	Narrative
Sofia	Follows social media	“So, we – the biggest one was going on [website], uploading pictures before and after, and then just trying to follow the trend of, okay now, social media.”
	Uses online social platforms	“And then so, just trying to follow the trend of what people are using. Like where they get their, where they go looking for services. So, we started pushing [online social page] now, so now we’re getting responses. Somebody told me about the [online social page/special service], so I just started posting there and I started getting responses there. And then [online sales site] is now starting to kick in, so we’re gonna – we gotta put ourselves there. So, that’s the next one.”
Gabriella	Advertises	“I think the other thing about from then until now, and it’s hard to do, is just to keeping my face out into the public.” She often spoke of the evolution of her company, “Yeah, and you know, keeping up – it’s, it’s, it’s just an evolution. I mean, the [company] just continues to evolve.”
		“So, we don’t, the structure is not different, it’s the way in which we do business is different. Or the ways in which we [perform the service] for our people which has changed. But the methodology, it’s all still the same.”

Summary

This chapter introduced the five participants who agreed to take part in this narrative inquiry study. Analysis of the data was meticulous and revealed that the experience of being a Latina entrepreneur is unique, as demonstrated by each of the participant’s narratives. Further, the research study found that the experience of being a Latina entrepreneur encompasses

universal strategies that might be considered by minority female entrepreneurs. For example, developing systems of support is crucial to the start and maintenance of any business. In addition, it is vital that entrepreneurs obtain needed knowledge and skills regardless of the platform for which they do so. There is value in acquiring knowledge through formal and informal methods of learning.

While personality traits may play a role in an entrepreneur's intent and pursuit of starting a business, it is difficult to pinpoint which entrepreneurial qualities will or will not assist Latina entrepreneurs. What is prominent is that the Latina entrepreneurs all displayed hard work and persistence to overcome the countless and inevitable challenges of being a small business owner. Furthermore, this study allows the reader to gain insight into what challenges minority female entrepreneurs may encounter. The challenges the participants experienced were overwhelming; yet, they were resilient and innovative in their quest to find ways to earn income and gain employment through developing their own enterprises. Further, the Latina entrepreneurs exhibited business strategies that helped them to start and maintain their business.

Figure 22 represents the major themes in a hierarchical manner according to what an aspiring entrepreneur might consider. For example, of utmost importance to the success of a Latina-owned business is a dependence on their systems of support. Following the need for a system of support would be obtaining knowledge and skills related to the business. Other considerations for the Latina business owner are that they understand their personality and how it might impact their entrepreneurial decisions and how they confront challenges. Business strategies can be obtained by female entrepreneurs through acquiring knowledge such as through experiences, training, and even reliance on those within their systems of support. Hence, the themes appear to intersect and overlap as portrayed by the Latina entrepreneurs' experiences.

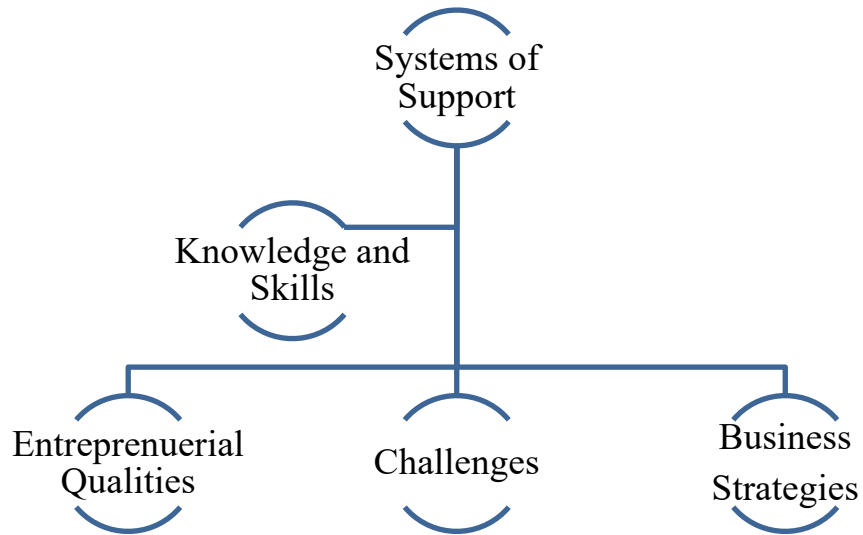


Figure 22. Major themes discovered through this narrative inquiry.

Discussion, Implications, and Recommendations

The purpose of this qualitative narrative inquiry was to explore the experiences of Latina entrepreneurs in south central Texas and their perceptions of their entrepreneurial careers.

The following research questions guided this study:

- 1) How do Latina entrepreneurs describe the experiences of their entrepreneurial careers?
 - 1(a). What barriers do Latina entrepreneurs describe they had to overcome to start their own business?
 - 1(b). What barriers do Latina entrepreneurs describe they had to overcome to maintain their own business?
 - 1(c). What personal and practical characteristics do Latina entrepreneurs describe as supporting the start of their own business?
 - 1(d). What personal and practical characteristics do Latina entrepreneurs describe as supporting the maintenance of their own business?
 - 1(e). What factors facilitate Latina entrepreneurs in starting their own business?
 - 1(f). What factors facilitate Latina entrepreneurs in maintaining their own business?

Since the experience of being a Latina entrepreneur is multifaceted, this chapter provides an in-depth discussion and interpretation of the findings surrounding the research questions. Then, the conceptual and theoretical frameworks are revisited with a brief reference to the implications regarding participants' *testimonios*. Subsequently, a detailed outline that is focused on the research recommendations and future studies is shared. Lastly, I present a personal reflection regarding the research process and the transformation I have experienced as a result of conducting this study.

Discussion and Interpretation of Findings

Analysis of the data was a multi-layered process that entailed rigorous examination of the data collected in this study. First, I reviewed the data from the lens of the selected theoretical framework used to design this study. Then, further analysis transpired through coding, rereading, coding, and rereading to help identify and isolate thematic categories that emerged from the data. Additionally, data analysis involved in vivo and narrative coding. Narratively coding the data allowed for participants' narratives to be reconstructed in a cohesive approach, which then allowed me to understand their stories to enable retelling. This refers to the process of listening to participant's narratives, then "inquiring into their lived and told stories" (Clandinin, & Connelly, 2000, p. 34). Using this narrative research strategy further allowed me to analyze data for stories through a chronological sequence (Bloomberg & Volpe, 2016, p. 238). In vivo codes brought forth the following major themes presented in the fourth chapter and summarized in Figure 23. Lastly, samples of data that represented these developing categories were presented using the methodology of *testimonios* to document and theorize the experiences of Latina entrepreneurs.

It is critical to point out that analyzing and interpreting the data was an exceedingly instinctual and evolving process that required me to reflect on the findings and engage in methodical questioning (Bloomberg & Volpe, 2016). Further, by interpreting the participants' stories with a narrative mindset, the findings should be viewed as tentative, knowing that there are other possibilities to explain the data (Clandinin & Connelly, 2000). I begin this section with a discussion of the glass ceiling effect and a review of Latina entrepreneurial business sectors that will offer context to the findings. Then, I delve into the main research question by providing insight surrounding the key findings derived from the themes outlined in the previous chapter:

(a) systems of support; (b) knowledge and skills; (c) entrepreneurial qualities; (d) challenges; and, (e) business strategies. Afterward, the remaining research questions and further analysis and interpretation of the findings are shared. Hence, the findings are organized according to the research questions.



Figure 23. Major findings uncovered from the thematic analysis.

Exploring the glass ceiling effect. Exploring the glass ceiling effect and other motivating factors sheds light on how the participants narratively described the experiences of their entrepreneurial careers. The effect postulates that women experience work barriers that prevent them from advancing in their careers, which leads them toward entrepreneurial pursuits (Bosse & Taylor, 2012). These work barriers revolve around gender differences related to “discrimination, prejudice, racism, and sexism” that hinders an individual’s possibility toward job advancement (Jauhar & Lau, 2018, p. 165). For Gabriella and Karla, while they did not speak directly to their career opportunities within their formal employment, they did experience forms of discrimination from males within those formal settings and as women business owners. Likewise, as a business owner, Elena dealt with forms of oppression brought forth by her male

clients. It is significant to point out that there continues to be inadequate representation of women in top management positions in organizations (Jauhar & Lau, 2018). While the workplace presents various obstacles, shifting toward entrepreneurship entails its own challenges. The success of the Latina entrepreneurs in this study, as demonstrated by the numbers of years they have been operating their businesses, can encourage minority women business owners to realize the attainability of their own dreams, hopes, and aspirations in establishing their own business venture.

The participants in this study did not express experiences related to the glass ceiling effect involving a lack of career advancement or promotion as indicators for leaving their formal employment. However, other obstacles, including external and internal factors, led the participants to seek self-employment prospects. For example, their situational environments impacted their decision to create employment opportunities for themselves. Many of the participants were affected by their job status which served as a catapult for their business ventures. Isabella shared that the position at her job was at risk due to limited funding but she also was motivated by the need to raise her children, which is why she decided to start her own business. For Gabriella, after being laid off from her job, working elsewhere, and faced with limited income, she found an opportunity to start her own business. Like Gabriella, Karla had a negative work experience that prompted her to quit her job and start her own business.

In examining the participants' motivation to become self-employed as business owners, various factors contributed to their experiences as Latina entrepreneurs. For Isabella, Sofia, and Elena, they were motivated by their role as caretakers and providers for their family. Engaging in entrepreneurship afforded the participants the flexibility to balance their career and family, which highlights the multi-responsibilities women endure (Weiler & Bernasek, 2001). The

economic and domestic responsibilities the participants were faced with may have limited the time they had available to invest in the operations of their business (Loscocco & Robinson, 1991). However, the research findings reinforce that the participants had support from their networks as they maneuvered their numerous roles as mothers, providers, and business owners.

Latina entrepreneurs in diverse industries. In the preface of this study and in exploring the literature, there was discussion related to entrepreneurial activity insinuating that Latina entrepreneurship is commonly found among small business ownership. The findings from this study confirm that Latinas are exceptionally drawn to small business enterprises. This is not to suggest that Latina business owners are absent in medium and large firms; yet, the research has yet to explore that area of study. In deciphering the business sectors the participants in this study pertained to, caution must be exercised in categorizing these fields as traditional or non-traditional industries.

Women entrepreneurs are commonly drawn to traditional jobs that require less financial start-up (Horton & DeJong, 1991) and accommodate their varied roles (Smith-Hunter & Kapp, 2009). These traditional jobs might also be labeled as “pink-collar” jobs. In distinguishing between, pink-, blue-, and white-collar workers, Koopmans et al.’s (2013) research grouped their study participants according to blue-collar (manual workers); pink-collar (service workers), and white-collar (office workers). In sequence with their terms, participants in this research study portray distinctive industries. For instance, the Latina entrepreneurs can be considered as white-collar workers who are professionals (Halle, 1984) and business owners, thus advancing from the stereotypical role of pink-collar jobs. Yet, for Sofia and Elena who operate maintenance businesses, they narratively shared how manual labor intensive their work was, classifying them as a sort of blue-collar profession. However, it is important to specify that as business owners,

they described their varying roles within the business, which might involve them performing on-site manual work.

Interestingly, Isabella and Gabriella referenced that they hoped to pursue professions beyond the gender stereotypical jobs for women. For Sofia and Elena, their businesses were in the maintenance industry; yet, they provided different services. For Sofia, her business was embedded in a male-driven context that can be considered a non-traditional industry for women. Whereas, Elena's business services might be viewed as a "pink-collar" profession where the services provided are linked to gender expectations of women. Therefore, classifying participants according to a business sector calls attention to a woman entrepreneur's progression in attaining diverse occupations. It seems possible to categorize Isabella and Elena as operating within traditional businesses; yet, their status as business owners elevates their platform. Likewise, Sofia, Gabriella, and Karla might be grouped according to the businesses they operate in non-traditional industries.

Following is a discussion encompassing the research questions as they align within the findings of this study. The research questions focus on understanding the Latina entrepreneur experience from the perspective of the participants. The following main research question encompasses these findings: systems of support; knowledge and skills; entrepreneurial qualities; challenges; and, business strategies.

Research question 1. How do Latina entrepreneurs describe the experiences of their entrepreneurial careers?

The themes derived from this research study answer the main research question in which the participants narratively described their perceptions of their entrepreneurial careers. Data from the pre-interview questions, interview observations, in-depth semi-structured interviews, and documents, revealed Latinas' perceptions of their entrepreneurial careers and yielded the

following findings: systems of support; knowledge and skills; entrepreneurial qualities; challenges; and, business strategies. Samples of participant's narratives are included in this chapter to create assurance for readers by clearly revealing the reality according to each Latina entrepreneur who participated in this study (Bloomberg & Volpe, 2016). Further, by using participant's words taken from the narratives adds to the credibility of this research study.

Finding #1. Systems of support. The primary finding of this study was that systems of support were imperative for the Latina business owners. The participants described the experiences of their entrepreneurial careers by indicating that they had a variety of support as they started and maintained their businesses. This finding is essential because any prospective business owner might consider how their systems of support can aid their business. Figure 24 depicts the order in which the participants seem to have described essential support within their networks.

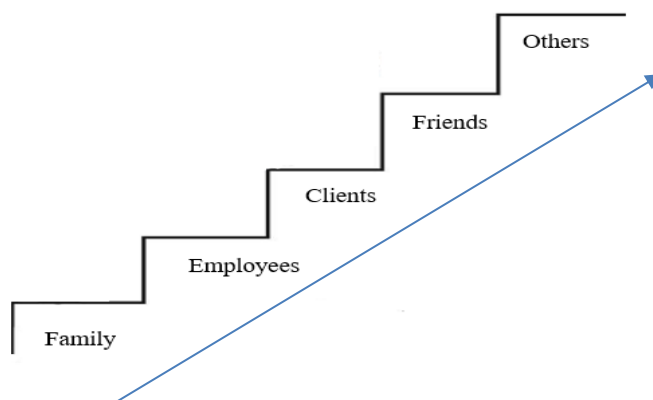


Figure 24. Latinas' systems of support. Their networks appeared to be situated around family, employees, clients, friends, and others who assisted them throughout their entrepreneurial careers.

Systems of support can be viewed as social capital networks involving self, family and friends, informal networks, mentors, advisory boards, and industry and professional associations (Orser & Elliott, 2015, p. 107). Social capital also refers to belonging to a group that helps facilitate access to information or resources (Valdez, 2008). Also defined, social capital is, “the

structure of the player's network and the location of the player's contacts in the social structure of the arena [that] provides... [an] advantage..." (Burt, 1992, p. 8). The Latina entrepreneurs discussed different levels of support that came from diverse networks that helped them as they persevered in their business ventures.

All five Latinas described many individuals who played an important role in their experiences as business owners and included: family, employees, clients, friends, and other professionals and organizations. Family networks were vital for some of the participants and can be viewed in relation to solid family ties that are essential, especially during the start-up phase (Lans, Blok, & Gulikers, 2015). Equally important were individuals, close and afar, who provided critical support for the Latina entrepreneurs based on their unique personal and business needs.

Personal and business support. It appears that the participants received both personal and business support from their networks (see Figure 25). For some of the participants, the personal support they received impacted their role as business owners. Therefore, personal and business support may, but not always, coincide. Personal support offered to some of the participants involved assistance with balancing domestic and business responsibilities. Important business support revolved around financial help and access to information and resources (Lans et al., 2015). To illustrate, Sofia relied on support from organizations within the city that supported female business owners; stating, "You know, that need to use small business owners, specifically with [the city], because they are so dedicated to helping small business owners."

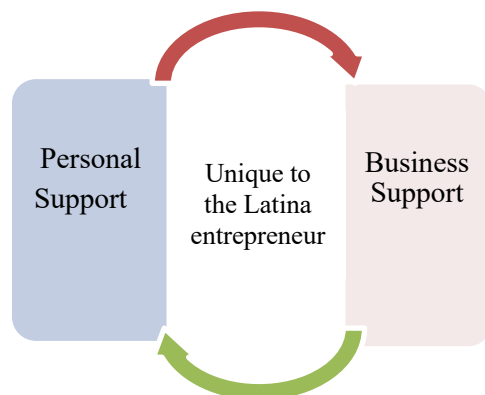


Figure 25. Personal and business support. The Latina entrepreneurial experience is unique and involves personal and business support from individuals within their networks.

For most of the participants, they alluded to the importance of their employees who supported their business. Without employee and client support, the businesses of the Latina entrepreneurs would not be attainable. While employees are likely to play a critical role in the success of a business, Gabriella recognized the importance of her employees; yet, she was also cognizant of her role and representation as the business owner. “I can tell you that right now that clients don’t care. They don’t care who works for you, they care about me. I’m the face.” Yet, Gabriella also shared how employee support was needed for her business success. “Looking for the right talent has been my saving grace for this, for this company, because I can’t do it all, and I won’t do it all.” Hence, without employees, business efforts might not be achieved. By and large, employees represent the companies and provide the business-related services.

In some situations, employees may have closer ties to the business owner. To demonstrate, Sofia revealed that her employees had provided not only her but each other personal support and were a tightknit group. This group cohesion was important to the success of her business. Likewise, Elena shared that her business depended on her employees. “This business could not be where it is right now had it not been for my workers because the type of people that have to deal with this type of job are people that are in need.” Elena summed it up by

saying that teamwork was vital regarding her employees; “That they’re people that, that you can – that they’re reliable. People that have to have a nice personality... It’s teamwork.”

Encouragement. Participants expressed that encouragement was important for them whether it was offered by their family, friends, or clients. Also, receiving encouragement from others in their network helped many of the participants stay motivated and overcome challenges. Based on participant descriptions, there appeared to be a need for encouragement, which may have been expressed since the experience of being a Latina business owner is demanding.

Isabella shared how support and feedback from her clients was important to her as they provided her with encouragement. “My [clients] who call me back. My [clients] who keep in touch with me... That’s – then I know what I’m doing, I’m doing the right – I know where – those kinds of things, okay, you’re in the right place.” She shared how her clients were not only important to her, but also that they provided inspiration. “Every email I get from a [client] giving me words of encouragement, I save those emails, because I may put it on the website or I pass it along to my next group of [clients].”

For Karla, she described how a friend in her network inspired her with ideas to expand her business, “And so that inspired me again. I think that’s kind of what opened the window of where, oh, maybe I can [perform my service in a different way].” She also shared, “Or, just people along the way that have encouraged me.” In particular, her husband provided encouragement. “He’s always been very encouraging... But he’s my cheerleader.” Receiving encouragement along with motivation was important for Karla. “I think having somebody like that in your life, I think that helps a lot, as far as motivation and keeping you going.” She referenced several friends who were essential in providing encouragement. “There’s a lot of her

and [friend's name] is good. [Another friend's name] is encouraging." Karla was also cognizant that providing encouragement for others was just as important.

The one thing that I like to do when I read or find something here, or read something that's a little quote or something, I love sharing that on social media, because I always get people that either text back or write back and say "Oh, [subject's name], thank you so much. I needed that today." Even though I, it was actually meant for me, like I encouraged somebody else, so I think it helped me feel good that I encouraged somebody for the day or for the moment or whatever.

For the Latina entrepreneurs, their systems of support or social capital networks helped them progress in their entrepreneurial careers. Their networks were diverse and each network offered something unique that pertained to the individual's needs. Whether it was through support from family, employees, clients, friends, or other professionals and organizations, these social capital networks contributed to the success of the Latina entrepreneurs' businesses. Additionally, the Latina business owners' networks provided them with important resources in varying contexts that assisted them in establishing diverse networks (Neumeyer, Santos, Caetano, & Kalbfleisch, 2019).

Relationships. These social capital networks can also be considered in terms of types of relationships (Lans et al., 2015) the participants valued as necessary for their business success. Some of the participants provided a glimpse into their relationships that offered them distinct support. To help understand a participant's relationships, consideration must be given to their personal and social experiences (Clandinin & Connelly, 2000). For example, some of the participants' relationships were based on familial support, which may be a personal and social element. Likewise, support from employees might also be a personal and/or social factor. Figure 26 depicts the interworking of a Latina's relationships based on their social capital networks involving familial, personal, and social relationships (Felício, Couto, & Caiado, 2012). Although it is unclear as to the depth of a participant's relationships, the essence of the connections that the

Latina business owners cultivated with the individuals in their networks appeared to be significant to their careers as business owners.

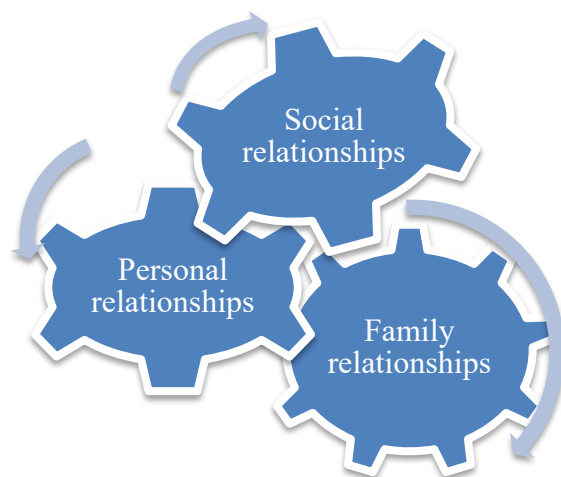


Figure 26. The relationships within the Latina entrepreneurs' systems of support. This can be considered as familial, personal, and social relationships unique to each of them.

Finding #2. Knowledge and skills. The second finding was that each participant distinctly portrayed various aspects in which they obtained important knowledge and skills to operate their business. Being a Latina business owner requires knowledge and skills, also known as human capital, that was imperative as they started and maintained their businesses. All five of the participants described different ways they developed their human capital capabilities to operate their business. This was done mainly through formal and informal training, transfer of skills and knowledge obtained from previous employment, and other impactful experiences. Once more, the knowledge and skills were unique to the Latina business owners, yet it looked like there were common foundational business skills interconnecting their stories. This finding is relevant for potential business owners who might consider what vital skills are needed to start their enterprise.

Exploring further, human capital pertains to an individual's approach to acquiring different forms of knowledge (Becker, 1993) and skills that assist them in accomplishing a task

(Dimov, 2010). Many of the participants obtained knowledge from sources within their systems of support. For example, some of the participants learned and gained knowledge from professionals and organizations that offered small business support. Therefore, there is an association between human and social capital (Felício et al., 2012). This finding aligns with a study that found that human capital development involves family, education, informal and formal experiences, all which are essential during the start-up phase for entrepreneurs (Hickie, 2011).

Becker (1964) asserts that education and training are significantly necessary forms of human capital. While for some of the participants, education appeared to play a pivotal role in accessing the background knowledge that aligned with their business ventures, education alone did not seem to prevent other participants from experiencing business success. Therefore, it looks as though education is an unrelated factor that impacts entrepreneurs differently. Human capital, according to Becker (1964), supposes that education correlates with higher income but also education can be linked to “credentialism” (p. 19). The extent to which participant’s education impacted their careers as entrepreneurs is unknown. What is paramount is that education did not seem to have a direct influence on most of the Latinas’ businesses as depicted in their narrative accounts. The participants in this study were from diverse educational backgrounds; yet, their businesses have been operating for years, surpassing the start-up phase.

Transfer of knowledge and skills. Women entrepreneurs have prior business ownership experience, such as a previous job in a related field, a similar area of schooling, seminars, or programs in a comparable area. Additionally, they have prior experience (as administrators, accountants, marketers, or sales representatives) directly linking to their current businesses (Smith-Hunter, 2006). More so, Latina business owners utilize their full-time employment work and experiences to start their own businesses in similar sectors of work (García, 1995).

Since Isabella and Gabriella spoke strongly of their previous employment experiences that afforded them opportunities to learn and acquire skills and future clientele, they gave the impression that they made use of their work background. It also came across as though they had transferred their skillsets to start their own business. The arrows in Figure 27 illustrate how previous employment might automatically entail a transfer of skills.

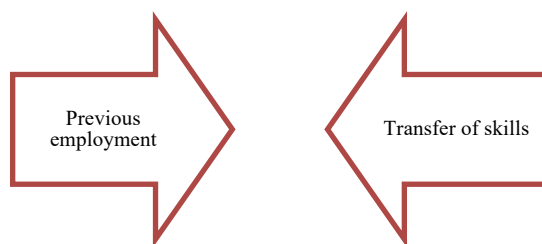


Figure 27. Previous employment and transfer of skills. If previous employment assists an entrepreneur, then it might be presumed that they transfer their skills as they start their own enterprise.

Acquiring business skills. Through different forms of seeking knowledge and skills related to their business, participants expressed or insinuated how they learned vital business skills. To be specific, Isabella learned how to write business contracts through support from a friend. On that account, a few of the participants relied on individuals within their systems of support. Contrarily, Gabriella and Elena relied on support from small business organizations since assistance from state, federal or private organizations can provide women entrepreneurs with information and financing opportunities (Bender, 2000). Collaborating with these organizations provided them essential business support such as assistance with obtaining certifications and learning about necessary business paperwork. To showcase some of the business skills Elena learned, she stated, “To be able to bid on these, you must have capability form, Duns number, Cage number. . .” These were things she had learned alongside a woman from a small business organization.

Where previous employment nor training were discussed, some participants relied on their own efforts to learn what was needed for their business. To re-emphasize, several of the participants utilized resources to acquire skills. Gabriella shared, “I highly encourage any, anyone that’s going to open up a business to, to really use as many resources as possible. They’re out there, they’re there for you to – most of the time, they’re free.” Gabriella expressed how she continuously learned, “So, I learn new stuff all the time. New stuff all the time.” Acquiring knowledge and skills, calls attention to the idea that entrepreneurs may require familiarity with business-related aspects.

Finding #3. Entrepreneurial qualities. The third finding was that all five participants described varying attributes, or qualities, and characteristics that helped them throughout their entrepreneurial careers. Undeniably, the participants disclosed that being a Latina entrepreneur requires hard work. Hard work was apparent in the participants’ narratives as they spoke of overcoming the demands of the job, which often included multiple roles and responsibilities as business owners. Hard work was also required by the participants as they started their businesses, especially in obtaining clients and promoting their business during the start-up phase. Hard work occurs during various stages of the entrepreneurial cycle, which Minniti and Naudé (2010) describe as the conception phase (searching for opportunities); start-up phase; growth phase; and, firm exit. Moreover, several entrepreneurial qualities were revealed by the participants as contributing factors to their business success. This finding is of interest since being a female minority entrepreneur gives the impression that it is helpful to engage in introspection of one’s own personality.

There is an abundance of research discussing the role of personality traits in entrepreneurship (Denisi, 2015; Klotz & Neubaum, 2016; Miller, 2015; Zhao, Seibert, &

Lumpkin, 2010). In addition, understanding the role of personality is complex and requires an in-depth examination of an individual's background (personal and professional), behaviors, and talents (Miller, 2015). The characteristics described by the Latina business owners provides insight gathered during one occurrence in which the interview took place. Therefore, other attributes or qualities may have assisted the participants. For instance, a couple of the participants shared how starting their business was very difficult due to the personal and business challenges; yet, their faith and positivity helped them confront those obstacles.

Also, it is important to point out that an individual's personality can fluctuate based on the context and the environment surrounding them (Boyce, Wood, Daly, & Sedikides, 2015). Consequently, it is probable that the participants' personalities are more complex than what was gathered from the data. Strikingly, successful entrepreneurs display conscientiousness, emotional stability, and openness to experience, where being a "risk taker" or "extrovert" are less impactful traits (Zhao et al., 2010, p. 397). It is imperative to mention that the role of personality explains a small percentage relating to the success of a business and identifying as a "risk-taker" does not necessarily equate to success (Zhao, et al., 2010).

To summarize, the participants showcased diverse entrepreneurial qualities that appear to be linked to their personalities and critical for the success of their business (see Figure 28). Karla, for instance, described how staying motivated was important. "So, I think that helps a lot, just being motivated by either your friend or something you have to do for yourself. So, that's kind of tough sometimes, but it's, there's always something ahead." It could be argued that not all individuals are motivated and perhaps this is a critical quality to the identification of a successful entrepreneur. What is central to this finding is that the role of personality comes across as a factor that might influence an entrepreneur's business success.



Artwork by Salvadoran artist, Mike González.

Figure 28. Image depicting entrepreneurial qualities. My ideas were shared with a Salvadoran artist, who created this original image outlining some of the entrepreneurial qualities that might characterize the Latina entrepreneur based on findings from this study.

Finding #4. Challenges. All five participants shared a detailed narrative that described frequent personal and business challenges they encountered as Latina business owners. From this finding, it seems possible that the Latina businesswomen dealt with the main challenge of finance followed by balancing their personal and work roles. This finding is vitally significant since being a minority female entrepreneur conveys the impression that there are inevitable challenges to confront and overcome. Based on the participants' descriptions, it seems likely they experienced both personal and business challenges.

As Latina business owners, many of the participants dealt with the challenge of balancing their personal and professional demands. Sofia, for example, faced challenges related to balancing and providing for her family. In her case, like Isabella, family assisted them with their domestic and business responsibilities (Bender, 2000). Additionally, Karla shared that when she was starting her business, she dealt with the issue related to time and balancing everything going on in her life; "It was a challenge, just time, the time, making time..." The demands placed on

the participants seemed to be extremely strenuous. Specifically, the job demands and the copious roles the women occupied as business owners.

Elena's narrative depicted how her role as a business owner entailed overseeing many aspects.

From the proposal, you need to go and make sure that you do the – when you [perform the service], it must be signed by the person in charge. If you have no documentation that it is signed, they're going to make you do that [first level of service] three or four times, because you have no way of proving that you've done it. That you completed it. And then after that, you turn in an invoice and the invoice has to state when it's going to be paid. After you do the, after you do the invoice, that doesn't mean that you're going to get paid. You get a punch list. And there's three punch lists, as I said before. And you must complete every single punch list, every single punch list has to be signed by the [person in charge]. And then, after that, then you get paid, 30 to 45 days after. Sometimes 6 months after. And that's the procedure of the [service].

Moreover, participants expressed their challenges related to finances that was two-fold, comprising of acquiring financial capital and managing different financial aspects of the business. This aligns with Shim and Eastlick's (1998) finding where Latina business owners identified other financial challenges, such as obtaining and managing financial capital, product pricing, and handling costs and debts. Regarding obtaining finance to start her business, Sofia commented on how she had received a loan from her family since start-up costs are a common barrier for women entrepreneurs (Minniti & Naudé, 2010). This reiterates the importance of formulating systems of support, since Latina entrepreneurs might use informal (family) or formal (commercial lending) resources to secure financial capital (Cameron, 2013, p. 146).

Securing financial capital was a challenge for Elena to grow her business and she considered obtaining a small business administration loan. "I was, they called me in as one of the possible people that would get the job here in [city], [specific job]. But I did not have enough financial... So, that was a challenge." This correlates with a study by Loscocco and Robinson

(1991) who found that women business owners had trouble growing their businesses due to lack of capital.

Related to managing business finances, Karla's narrative depicted struggles she had in dealing with finances and record keeping, "We got audited. And so, when the IRS comes and looks for you, and they check everything. They were like, "No, this is all wrong. This is all done wrong." Since her bookkeepers did not accurately account for the financial records, the review resulted in owing the IRS. Gabriella also reiterated the importance of paying your taxes and maintaining a debt-free company. Many of the participants alluded to hiring other professionals who would assist them with the financial aspects of their business.

Above all, the challenges the participants described involved an excess of personal and business concerns that were unique to each of them. Namely, some of the participants expressed how they confronted gender discrimination imposed by males. Figure 29 demonstrates my perceptions of how the minority female entrepreneur experiences numerous hurdles that involve determination to succeed.



Artwork by Mike González.

Figure 29. Image depicting challenges. This image depicts the Latina entrepreneur who is constantly faced with obstacles to start and maintain her business. Through hard work and perseverance, she pushes the boulder of challenges upward to success.

Regarding gender, Mora and Davila (2014) revealed that businesses owned by Hispanic women were disadvantaged and had a higher rate of failure within the first year. However, the participants in this study demonstrated business success indicated by their years in business implying sustainable companies.

Finding #5. Business strategies. The last finding was that all participants described actions they took to start and maintain their business. Participant experiences as business owners meant they most likely considered what they would need to start their business and how their business would stand apart from others. Whether these business strategies were pre-determined or implemented throughout the years, participants gave the impression that they took necessary steps and made important decisions related to their businesses. This finding is pivotal for potential female business owners because it may offer a framework for business considerations.

Many steps were required for the participants to start their businesses, such as advertising and obtaining clients. For Gabriella, she expressed how it took her almost a year after starting her business to acquire clients; “But I really didn’t get my first client until May of the following year.” This reiterates the role of establishing systems of support in which clients are key to any business. On another note, it seems likely that the participants might have considered how their businesses would be distinct from others. Sofia, as she started and continued to grow her business, was persistent in finding niche opportunities that would set her business apart. To illustrate, her business model included offering clients no contracts and flexibility with their maintenance schedule. She stated, “You know, you could pick between every week, every 2 weeks, every 3 weeks, every month, or whenever you want it. These are the pricing. You know, people will pay more for no contract, *versus* having a contract.” Karla also alluded to expanding her business toward a niche market. From the participant’s business industry considering their

services and the uniqueness of each entrepreneur, it created the impression that each business was incomparable.

Since finances appeared to be a challenge for the participants, many cited that focusing on this business aspect was important for the sustainability of their enterprise. Several discussed the importance of hiring accountants to assist with the finances related to their business. Gabriella shared that she would do her own invoicing but did have resources to assist her. “I do have a professional CPA firm and I do have a lawyer if need be.” Also, Gabriella shared how it was important to manage her monthly taxes. She further stated, “But one thing I’ve been diligent about all these years is paying my taxes.” Managing finances was very important for the success of her business. Gabriella reiterated, “I do recommend that for any owner, is always pay your taxes first. People tend to pay themselves first. No. Pay your taxes first.” Similarly, Isabella and Karla also made the decision to hire assistance related to managing finances.

In summary, it is probable that the participants made deliberate business choices that assisted with the longevity of their companies. Next, the following sub-research questions are situated around the major findings previously discussed. Furthermore, the approaching sub-research questions concisely depict and confirm the information that was thoroughly examined under the main research question: How do Latina entrepreneurs describe the experiences of their entrepreneurial careers?

Research question 1(a). What barriers do Latina entrepreneurs describe they had to overcome to start their own business?

The Latina entrepreneurs experienced a wide range of barriers when starting their businesses. Based on the participant’s descriptions, there appeared to be a need for balancing the demands of their personal and work life. Figure 30 highlights a compilation of what the

participants expressed as personal and work challenges they faced during the start-up phase. Subsequently, comments of some participants referencing these barriers are discussed.

Personal challenges to <i>start</i> their business	Work challenges to <i>start</i> their business
Overcoming critics	Start-up costs
Domestic responsibilities	Managing business finances (accounting, bookkeeping, taxes)
Balance	
Personal matters (health, relationships)	Obtaining equipment
Time	Marketing, advertising, and networking
Personal finances	Accessing information on programs that assist small business owners.

Figure 30. Barriers to start a business. A combination of the personal and work barriers the Latina entrepreneurs had to overcome to *start* their business.

Personal challenges. Participants expressed personal barriers they had to overcome to start their businesses, as expressed in the following examples. Isabella had to overcome negativity from others who were doubtful of her and would say, “No one’s gonna listen to you [provide service] all day.” It seems possible that if Isabella would have listened to her critics, she might not have pursued her entrepreneurial career.

Domestic responsibilities were also a challenge for some of the Latina business owners. Sofia dealt with balancing her domestic duties while going through a separation from her husband. She detailed how she had to care for her children while being the main breadwinner, which required a lot of work. “So, I had baby here, breast-feeding and then my [age of child] was driving, ‘cuz she was messing up in high school, big time... And I would hand the baby over to the little, the younger one.”

Associated with personal challenges, Elena had to manage her own health issues and those of her children while starting her business. She expressed how her children were born with

birth defects. “And my oldest was born with congenital dislocated hips, whereby, they could not, back in those years, she would walk with her arms...” The personal challenges the participants described seemed to have impacted their role as businesswomen. Hence, personal situations might impinge on and affect business matters.

Business challenges. Altogether, matters related to finances proved to be a barrier that participants had to overcome during the start-up phase. Adding to the challenge of starting a business involved obtaining financial stability for their business as well as accounting for their personal finances and economically providing for their families. Linked to start-up costs, Isabella shared how she had to financially borrow from others.

And sometimes I had to borrow money. But I would pray and I would say, okay, the worst that can happen – this is what I would tell myself and my family – the worst that can happen is I go get a job.

As a result of this, Isabella shared how starting her business led to personal financial challenges. “And I just – what I tell people is just keep in touch with your debtors and let them know what you’re doing and that you’re gonna do your best and they’ll work with you.”

Karla dealt with issues around managing her business finances, which meant she hired various bookkeepers stating, “I’ve never been good at math. I don’t like math. I don’t want to do anything with numbers...” Elena’s narrative reiterated her struggles with finance, not only during the start-up phase, but throughout the years. “I tried going with small business, but because I owed, and my credit wasn’t too good, you know, it was hard.”

Research question 1(b). What barriers do Latina entrepreneurs describe they had to overcome to maintain their own business?

The participants had varying experiences as distinctively expressed in their narratives. The personal and business barriers the Latina entrepreneurs had to overcome to start their business often carried over as challenges they experienced in maintaining their own businesses.

To emphasize, Gabriella explicitly stated that the challenges she encountered starting her business were similar throughout the years “Yeah, it’s always. It is ongoing. It doesn’t stop.” She described it as the evolution of her company, “You know, so, it’s the same, since I started from day one to today, it’s just the evolution of how we’re [performing the service].” Figure 31 spotlights the additional challenges that emerged for the participants throughout their entrepreneurial careers.

Personal challenges to <i>maintain</i> their business	Work challenges to <i>maintain</i> their business
<ul style="list-style-type: none"> + Workload Domestic responsibilities Overcoming personal matters (health, relationships) + Staying encouraged and motivated 	<ul style="list-style-type: none"> + Multi-roles as business owners Managing business finances (accounting, bookkeeping, taxes) Obtaining financial capital + Business competition + Business growth Continuous advertising Acquiring information + Depending on employees/ Employee turnover + Discrimination
Time	Balance

Figure 31. Barriers to maintain a business. A mixture of the personal and work barriers the Latina entrepreneurs had to overcome to *maintain* their business. The plus sign indicates that these barriers emerged for the participants throughout the years.

Personal challenges. Participants described personal barriers they had to overcome to maintain their businesses in the following ways. Many of the participants shared how they had multiple roles and responsibilities running their business. Some personal challenges participants encountered were staying encouraged and motivated due to the immense challenges placed upon

minority women business owners. This was the case as some of the Latinas expressed that their businesses had seasons of inactivity or slow growth. Other personal barriers some of the participants described were dealing with health, issues related to time, and balancing their domestic responsibilities and personal relationships. For Sofia and Elena, who shared their *testimonios*, they brought to light the profuse personal and professional hurdles they had to overcome. Elena's chronic health issues impacted her role as a business owner: "But then I relapsed again, and I wasn't able to continue." Both participants dealt with their domestic responsibilities and innumerable challenges they had to balance. Sofia clearly depicted her level of responsibility related to her household and business obligations.

I wasn't a good 100% mother, as a household mom, and I wasn't a 100% household provider and I wasn't 100% role model or whatever. You know what? Like trying to – I didn't keep my house clean like the way, like I wanted to clean. But I did what I could where I could.

Business challenges. Other work-related challenges some of the participants discussed related to business competition and growth, managing finances, acquiring information, obtaining financial capital, depending on employees, and continuous advertising. Elena emphasized her difficulties with obtaining financial capital: "That's been my financial and, and – that was basically, the main reason that my business was not growing as it should. Or with the capability that it does have." Elena also explained how she needed assistance to acquire information related to financial aspects. "I wish that I could get help from people that would just teach me a little bit more as to what, you know, how I can do it financially, to do. I have the capability."

Regarding managing finances related to the business, Isabella shared how support from an advisor, who happened to be a close friend, provided her with assistance on how to handle the taxes for her business. She stated, "I have to pay taxes on the income I make. How to keep track of my paperwork. All the things I need to do with the IRS and legally, she's my confidant." Also,

Karla shared how hiring a bookkeeper was important. “My bookkeepers helped a lot with tax deductions and learning about all that.” Apart from that, Sofia described that maintaining employees within her business industry could be a challenge, but she aimed to offer her employees incentives like allowing them to use work vehicles for personal time. She stated, “Because there’s a lot of turnover in [the service], and it’s just a harder industry sometimes, you know? I try to make it as easy as possible...”

Additional challenges involved the business workload described by Sofia: “Typically, from March to about July/August, we stop answering the phone. Like no phone calls, because we just, we’re so swamped and bombarded that we just can’t take on anymore.” Sofia also shared how there were periods of slow business, “There’s always an offset somewhere...”

Elena also described the demands of her job. “And especially in the [final stage of service]. And you always have to have somebody there. If not, you have to do it yourself, because there’s deadlines. There’s inspections...” In great detail, Elena revealed the procedure for completing various services her business offers.

In other respects, as participants developed their companies, some of them experienced challenges with business competition and growth. Gabriella stated, “There’s 50 of me, at least in this town, probably. At least 25/30. Maybe not Latina business owners, but my size. There’s at least 30 [companies]. So, you’re having to compete with them, constantly.” Gabriella stressed that her friends were also professionals in the same industry despite encountering business competition. “We’re all good friends, but we’re also very competitive. Which is okay. Competition’s fine.”

In addition, participants expressed how growing their business was important. Karla, for example, shared how her business was experiencing inactivity, which impacted her income. “I’m

just kind of – I make a certain amount a week. And it’s just kind of there.” She shared how she had ideas for expanding her business services. “But other than that, it’s probably just growing. Growth, growing is like, like I said, I feel like I’ve plateaued.”

In a similar manner, Elena expressed the need to grow her business, “I just wish that I had the proper – I wish that they would give me the opportunity to help me so my business can grow.” Also, Gabriella and Elena described how they confronted gender discrimination inflicted by male clients. Elena described that being a single woman was difficult working around men. “And they knew that I was not the type to put up with that. So, it’s hard, when you’re working around 300 men, you know. And. . . to maintain it 18 years...” Overcoming these frequent discriminatory events helped the Latina entrepreneurs maintain their businesses and persevere.

Research question 1(c). What personal and practical characteristics do Latina entrepreneurs describe as supporting the start of their own business?

Personal characteristics. Latina entrepreneurs in this study were unique in their narrative accounts. Personal characteristics refer to factors that were unique to each participant and might involve aspects of their personality and other individuals they referenced. For example, the personal aspects that assisted them in starting their business tied directly to their systems of support, consisting of family, friends, and employees who offered encouragement, inspiration, and motivation. Further, personal factors that assisted some of the participants echoed around their faith, being disciplined, and having a strong character.

Gabriella stated how the discipline she had acquired from her previous job was instrumental in starting her business. “The discipline came from [company] of long hours and of working from home.” She described the importance of self-discipline, “In the 15 years that I’ve owned my business, I’ve never turned on the TV; I’ve never washed clothes; I’ve never washed

dishes. I worked. And when I'm done, I'm done." The personal characteristics seemed to be exclusive to the Latina entrepreneurs.

Elena referred to her faith as helping her throughout her entrepreneurial career:

My faith and the fact that I make sure both of my children have master's degrees. And like they say, it was because you were out there. I pushed myself all the time, because I did not want them to go through that. [becoming emotional]

Additionally, Elena alluded to self-motivation as key to her business career; "But it just takes that, that boost and you've got to do it yourself, because depression will get ahold of you and, it's not going to get you anywhere." Amongst a range of qualities, Elena also stressed the importance of having a strong character; "The rest, you have to have a backbone to deal with that."

Practical characteristics. Participants discussed practical factors that supported the start of their business. Practical factors refers to hands-on measures or actions the participants engaged in, such as formalizing their business, obtaining job essentials (equipment, supplies, vehicles, space, setting hours), finding niche opportunities, having financial backup, utilizing external resources, and obtaining clients. These practical measures were distinct to each participant. As a case in point, the Latina business owners had various legal structures as they set-up their business (sole proprietorship, LLC). Although Isabella operates as a sole proprietor, she took steps to make her company official; "I went to the courthouse and registered my name and then every so often, and my accounting person will tell me, you know, it's time to go to the courthouse and renew that." Likewise, Karla shared how she formalized her business: "And so, but legal stuff, all the paperwork... Getting your d/b/a."

To showcase participants' diverse business needs, they each seemed to require different job essentials. For instance, Karla worked independent of any employees and therefore, factors necessary for her job did not seem to pertain to the use of vehicles or employees. On a different note, an important aspect for Karla revolved around setting her work hours, "So, yeah, making hours for myself... That's definitely important. Like shut it off and set hours for yourself."

Whereas, a job essential that was important for both Sofia and Elena was obtaining work vehicles. Sofia expressed how at first it was difficult to get a work vehicle due to her financial situation,

And I went in and I tried to get another vehicle. It was no. The next year, no. And then finally I got, I just started getting vehicles like right away. You know, trying to fix, you know credit and all that, kind of took a while.

Elena also shared the importance of obtaining a work vehicle, "In the trunk of my car, I would carry my [equipment] to work with. And that was the reason I only had 2 [pieces of each type of equipment], and whatever equipment I had..." She described how she was finally able to purchase a truck, which greatly assisted with her workload. "I started doing [size of job], then when I got my truck, I was able to do [size of job]. And our business has gone to do [size of job]."

A grouping of the practical strategies applied by the participants is reflected in Figure 32. For example, "clients" refer to how the participants gained clientele. Karla shared how she worked hard at promoting her business: "Marketing is really important. I know, when I first started..." To be more succinct, the previously detailed practical strategies can serve as important considerations for aspiring entrepreneurs.

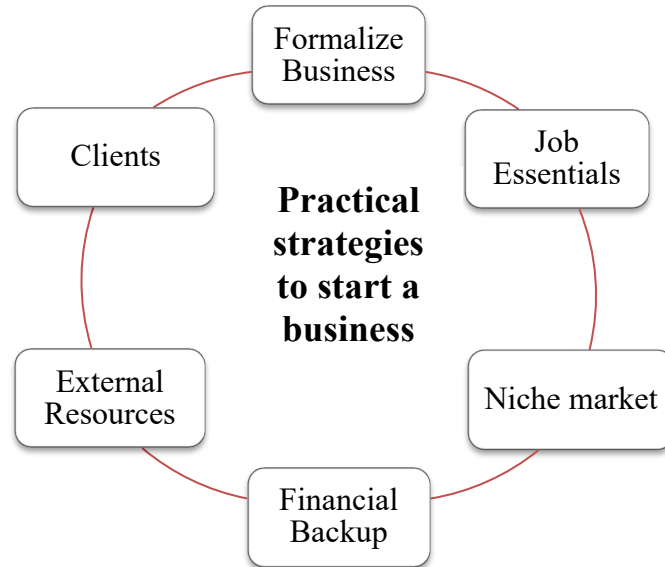


Figure 32. Practical strategies to start a business. These strategies can assist other women entrepreneurs as considerations for starting a business.

Research question 1(d). What personal and practical characteristics do Latina entrepreneurs describe as supporting the maintenance of their own business?

Personal characteristics. Personal characteristics refer to factors that were unique to each participant and might involve aspects of their personality. The personal factors as described by many of the participants that seemed to help them continue their business encompassed an array of entrepreneurial qualities, such as being confident, motivated, disciplined, resilient, visionary, open-minded, positive, having faith, a growth mentality, and a strong work ethic. Some of the participants' comments that reference these personal characteristics most likely helped the participants maintain their business. For instance, Gabriella's narrative reiterated the topic of being disciplined, which perhaps can be attributed to the success of her business. On another note, Isabella spoke directly of her confidence throughout her interview: "I'm very comfortable in front of a large audience. I'm very comfortable telling my story. I'm very comfortable with the knowledge I know and what I can share."

Other personal characteristics expressed by some of the participants centered on resiliency. Sofia's *testimonio* was revealing in how, through her fortitude, she overcame many personal and business challenges, "You just need to have that drive to keep going. Even when it all seemed like it all fails, all falls apart, because having an [descriptor of] husband and being pregnant and doing all that, that taught me that..." Sofia had the courage to persist even after her first family business had failed. She also mentioned the importance of thinking out of the box and being open to change. "See what's happening around you, and, and change and move. And you know, and if you get knocked down, just get up and try it again, until you make it." Also, remaining positive was important for Sofia, as she faced numerous challenges. "That's how, that's where I really try to focus on. Being positive and I will say that I have it, even though I don't have it, I would say, that's how I got those [vehicles]."

Karla's narrative frequently mentioned the topic of staying motivated and encouraged: "I have a bad week or something, but I mean, I always tell myself, okay, this is a new week, let's see what's going to happen." She also shared, "I always tell myself, you're going to do something important today, or you'll get some calls today."

Practical characteristics. Practical characteristics refer to hands-on measures or actions in which the participants were engaged. Participants described some of the practical strategies that supported the maintenance of their business. These consisted of careful documentation and recording of finances, negotiating, offering reasonable and affordable services, receiving support from employees and clients, developing a backup plan, marketing, accountability, and financial sustainability.

With regard to employee support, Elena detailed: "I believe that you can have all the money in the world and you can go out there and you can get a job, but if you don't have the

right people working out there, you're not getting anywhere." As for negotiating, Isabella described, "I'm really good now at saying, 'Okay, I can do this and I can start next month and I can do [service], but I need an advance.' This will seal the deal." It was important for her to secure income for the services she offered. Since managing finances was a challenge for some of the participants, Karla shared how it was important to hire a dependable bookkeeper: "There's been several bookkeepers that did wrong." She reiterated how important it was to get assistance with her finances: "But she fixed everything and so now, I've been hiring her for about, like I said this may be our third year." Based on participants' descriptions, potential business owners might consider the previously noted factors to ensure the sustainability of their companies.

Added considerations pertain to marketing. For instance, Sofia communicated how she developed her business brand and marketing strategy. "It's all [county name] and then [services]. So, I named it [business name]. And then I looked at colors. Like [company names (2)], just a ton of companies." She also described the use of social media to advertise her business, "So, we just, before we used like [online search engine] was really big for us, early on." For Gabriella, to maintain her business she discussed the importance of staying relevant, "It's continuous keeping up with the trends...I try, I try to go to something at least once a year to get me out, back into the community." Similarly, Karla shared that advertising was important: "Marketing and being out there, getting your name known..." More so, through networking events, she had obtained clients. "We met, like did a one-on-one for coffee, and she hired me. She's actually hired me maybe for almost 10 years now, on just [performing my service]."

Additional items that supported the maintenance of their businesses for a few of the participants involved pricing. Sofia was confident that her services were priced well and based on quality. "You're gonna get this set quality... I think because we don't charge so low, we're

able to get the better equipment, [vehicles], pay the employees what they want.” It appears that to maintain a business, strategic decision making is required.

Figure 33 summarizes a multitude of practical strategies the participants applied as they sustained their businesses. Certainly, having a plan is necessary; as Gabriella pointed out, “What’s your Plan B? Plan A doesn’t work out, what’s your Plan B?”

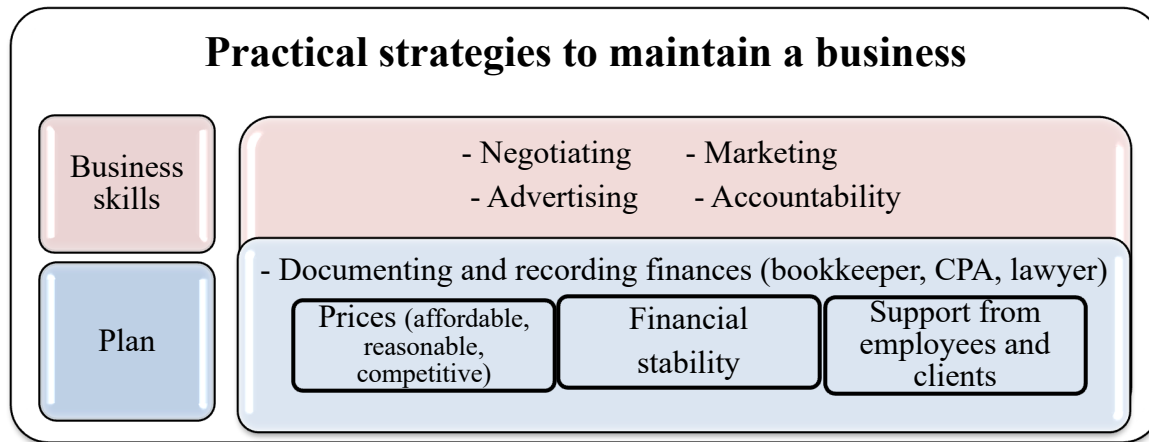


Figure 33. Practical strategies to maintain a business. These strategies can assist other women entrepreneurs as considerations for maintaining a business. Developing a plan for implementing essential business skills and detailing tactics are important in the above key areas.

The final two research questions examine what general factors facilitated Latina entrepreneurs in starting and maintaining their own businesses. These research questions summarize the previous information discussed pertaining to Latina experiences in opening and in managing their businesses. The data presented here is situated around the themes of systems of support and attaining knowledge and skills.

Research question 1(e). What factors facilitate Latina entrepreneurs in starting their own business?

Factors that supported the Latina entrepreneurs in starting their own business aligned with business considerations. To restate, there is an overlap of characteristics that were previously discussed by participants as they described support at the start of and while

maintaining their businesses. Among the comments cited in regard to business operations were those referencing employee talent, utilizing social media, advertising and marketing, networking, and seeking assistance from diverse networks. Altogether, a variety of assistance allowed the participants to start their companies. Factors that presented to be of utmost importance for the participants centered on support from a variety of individuals within their networks. The levels of support varied for each participant; some were presented with financial assistance, encouragement, help with family responsibilities, and employing practical business decisions. By way of illustration, Gabriella discussed employee talent and shared how this was important for her work: “I’ve had to hire really good experts to come work for me. And I think those are the hardest people to keep on bay, is social media people.” She further noted, “The [company] has evolved is, we’ve had to keep up with the times. That’s the most important thing. Social media and then about a year ago, I brought in a researcher.” In view of these findings, aspiring business owners might consider factors such as, their systems of support or which operations of their business are needed to ensure the success during the start-up phase.

Research question 1(f). What factors facilitate Latina entrepreneurs in maintaining their own business?

There seems to be an interconnectedness of factors that facilitated the Latina entrepreneurs in both starting and maintaining their businesses. For example, a few of the participants shared how they received support from referrals and by word-of-mouth contacts, both in the start-up phase and throughout the years. For a business to succeed, an intake of consistent clientele is required. A few of the participants shared how they reached their customers by word-of mouth referrals, which was essential in the start-up phase, but equally important for the sustainability of their business. Isabella shared,

I don't advertise. It's by word-of-mouth. So, things just started happening. I would get a call, and "So-and-so told me about you." And I have gone as far as [city, state name]; I've done [services] out in the valley. I've even gone to [state name] to do [services], just by word of mouth. An [employee] telling another [employee]; a[n] [employee 2] telling another [employee 2], or the [employees 3] telling other [employees 3] and [another employee 4].

Likewise, Gabriella shared how, during the initial years, she relied on referrals but had shifted to seeking assistance from small business organizations. "So, at first a lot of my business was referral, referral, referral. And then about 10 years ago, maybe 11 years ago, the [organization name, small business division] really helped me with my business]..." Also, for Karla, referrals were an important part of her business. "People I've never even met. I've never even talked to them. They're like, "Hey, [woman's name] sent me. She said you can do my work." And I was like, "Okay, so, referrals."

Building a database of clients appears to impact a business' reputation. Several of the participants disclosed that to maintain their business, they worked hard at developing their reputation and becoming the subject matter experts in their fields. Isabella stated, "Now, now it's my reputation and the things that I have done. When people ask me what I do for a living, I tell them [service]. And [clients] of all ages. I work with [service levels]." It seems likely that the participants' expertise had increased their ability to maintain and attract a pool of clients. Sofia also described how individuals within her network had publicized her business. "And they all kind of talked. So, if you get in good with one, then they'll kind of spread and your reputation with the other ones. And so. . . it's been good like that."

In summary, in addressing the sub-research questions, many of the factors that enabled the participants to start their businesses also transferred as important elements they applied in maintaining their company. Other important takeaways are that the Latina entrepreneurs each described qualities they felt had assisted them, along with diverse support from their networks.

Altogether, the findings from this study reiterate that without the support from Latina entrepreneur's networks, their narratives might have depicted added challenges that might have affected their business success. What also stands out is that despite the challenges confronting minority women business owners, the benefits appear to outweigh the obstacles.

The participants spoke briefly of the aspects that they enjoyed about their careers. For example, Sofia had the flexibility to work freely without being confined to an office space. She shared, "Yeah, I can work anywhere there's WiFi. So, I'm not confined to like a place. So, everything, all my billing, all my clients, everything's online. I can work off my phone." Sofia's comments created the impression of a sense of independence.

Gabriella stated, "But there's the up side, right? And that is, I got to binge watch." Again, it came across as though an entrepreneurial career allows for autonomy. Gabriella also commented, "I'm not an early riser, which I love with owning my own business, because I never have been, so it's good for me, but I am very, very disciplined that when I'm at work, I'm at work." Karla shared a similar sentiment, "I love it and I couldn't imagine doing anything else. I couldn't imagine getting up again at 6:00 in the morning and be dressed to be at somebody's – you know, working at a full-time job..." Elena also shared how her career as a business owner afforded opportunities.

But a woman, I feel that after 18 years and going through that I've just told you, cannot help it but to be proud to be a woman. I wouldn't have educated my children; I wouldn't have been able to support myself, support my mother and it makes me feel good. It makes me feel very good and very proud.

Theoretical Framework

The theoretical framework used in this study consisted of a combination of push-pull theory related to an entrepreneur's motives, Boyd and Vozikis' (1994) entrepreneurial self-efficacy theory, and Crenshaw's (1989) intersectionality theory that explores the impact of

gender, race, and ethnicity. What follows is a discussion related to these theories and restructuring of the conceptual framework to align with the overarching findings of this study based on the participants' perceptions of their entrepreneurial careers.

Motivating factors. Given the context surrounding each participant's narrative, the Latina entrepreneurs were viewed in terms of their various motives (Dawson & Henley, 2012). It was postulated that the participants would be either pushed or pulled toward entrepreneurship. In examining participants' motives, it appears as though most of the Latina business owners were pushed to engage in entrepreneurship. Table 16 summarizes the participants' motivating factors and the systems of support that were essential for them in the start-up phase.

Table 16

Factors Impacting Latina Entrepreneurs

Participant	Motivating Factor	Systems of support
Isabella	<i>Pushed</i> based on the desire to raise her family.	Previous employment experience; Family
Sofia	<i>Pushed</i> based on the financial need to provide for her family.	Family
Gabriella	<i>Pulled</i> based on a foreseen opportunity.	Previous employment experience; other organizations
Karla	<i>Pushed</i> based on leaving her job and the need for employment.	Previous employment experience; Family
Elena	<i>Pushed</i> based on the need to provide for her family.	Family; other organizations

To illustrate, Gabriella described that while working for a company, she saw an opportunity to start her own business, which can be viewed as a pull factor. What is interesting is that, although it seems she was pulled to start her own business, she discussed how she had

interviewed multiple times. It seems possible that Gabriella was considering returning to formal employment; yet, she stated, “It wasn’t meant to be.” Similarly, Isabella encountered difficulties with her business. She considered returning to a formal job stating, “It never failed. Every time I got to that point, that I was going to go work an 8 to 5, a contract would fall in my plate, and I didn’t have to.”

Accordingly, push and pull factors propelled the participants to create self-employment opportunities. Contrary to Patrick, Stephens, and Weinstein (2016), whose findings showed that family responsibilities were a main factor for married women, this was not the case for the participants. To demonstrate, the Latinas who were motivated by family needs were unmarried, such as Isabella who was divorced, Sofia who was separated, and Elena who was single. Therefore, marital status alone is not a predictor of entrepreneurial intentions. From the participants’ stories, their context or environment largely influenced their decisions to undertake a business risk. From a narrative perspective, context is existent in relation to people, events, or things (Clandinin & Connelly, 2000). Through continuously revisiting participant narratives, the context surrounding each of their lives gave the impression that they were at times pushed and pulled in the direction of entrepreneurship.

Memorably, there was an underlying sense that the participants may have had a need for independence viewed as a “pull” factor. While the participants may not have directly alluded to this quality, their collective voices echoed autonomy, boldness, and self-reliance. This correlates with Kirkwood’s (2009) study, which found that women entrepreneurs were largely influenced by the desire for independence.

In addition to the motivating factors, I inductively developed a conceptual framework hypothesizing that participants in this study would reveal how their own self-efficacy played a

major role in overcoming a plethora of obstacles. I suggested this idea since women entrepreneurs may lack self-efficacy or self-confidence (Nixdorff & Rosen, 2010).

Confidence. Self-efficacy relates to an individual's self-belief and confidence (Bandura, 1977, 1986). Measuring a participant's level of self-confidence was not the goal of this study; yet, it was postulated that perhaps participants would reveal how their sense of self-efficacy was integral to maneuver through the various encounters of being a Latina entrepreneur. What was noted, is that the participants either touched upon how they felt confident as business owners or this confidence was observed during the interviews. For example, Isabella was confident in the services she provided and viewed her business as successful. During the interview, Isabella appeared to be humble, yet passionate and self-assured. She directly noted that she was confident in providing her services.

And I'm good at it. I think that's what kept me going. It's that you know, when people start their own business and become very successful at it, they just know. They know that they have something. And it's gonna hit big one day, but you just – I don't know how to explain it. I just knew in my heart, and my family knew, too.

For Sofia, she felt that being a woman and a Latina provided her with unique business opportunities. She gave the impression of being confident when she spoke of the details and her knowledge relating to the services her business provides. She was confident in her abilities, despite being a female in a male-driven industry.

I mean, for me, just being a Latina doesn't hold me back. Like, you know what I mean? Like, I'm a female in a male industry. I'm Latina in a male industry. There's somewhere that's gonna give you a niche to like, you know, it's somewhere in there. So, if you feel you're disadvantaged in some way, there some kind of program or something out there to help you in that. Like you know, don't, don't feel like just because you're female you can't do it. On the contrary, like, I'm a female. I'm smarter than them. I can do it, because you know, because I'm not limited to my role.

Gabriella displayed a high level of confidence as showcased by her personality during the interview. She was assertive when she spoke and appeared upbeat and self-assured. Karla, on the

other hand, seemed doubtful of her responses. For example, at times she stated, “Well, it’s not probably very exciting...” or, “Yeah. So I think that was the answer.” Karla’s responses could be related to numerous reasons such as meeting for the interview or uncertainty of the information to provide during the interview.

High levels of self-efficacy do not necessarily equate to higher entrepreneurial success (Hechavarria, Renko, & Matthews, 2012). Yet, Tsai, Chang, and Peng, (2016) recommend that individuals can enhance their self-efficacy, which might lead them toward entrepreneurial intentions. In general, I perceived that the participants were each self-confident due to their level of expertise related to their business. Each of them came across as very knowledgeable and experienced business owners. Nonetheless, based on the findings, it is probable that the participants relied on other entrepreneurial qualities to overcome the undeniable personal and work obstacles that impacted their experiences as business owners.

Gender-based experiences. There was an overabundance of challenges the participants overcame as they succeeded with their business efforts. Exploring the intersection of many factors, it appeared as if gender alone affected some of the participants’ experiences as businesswomen. A few of the participants spoke of gender expectations along with gender discrimination. To demonstrate, Gabriella and Elena shared how their experiences with gender prejudice affected them the most as business owners. They made their voices known as they spoke up against the inequities that occurred when they interacted with male clients. Elena strongly expressed how she felt proud to be a Latina woman. “I guarantee you that no doctor and no architect, I don’t care, can ever maintain a building if it’s not [serviced]. And the people that [perform the service] are people like me.” Interestingly, both participants echoed a sense of the need for respect. For Gabriella, she wanted to be respected and regarded as the subject matter

expert; whereas, Elena demanded that she be respected in her field of business. Karla also spoke of being treated unfairly in her previous job by her male boss, and while that event influenced her decision to be self-employed, there was no other reference to experiences of gender inequities. From her experience of dealing with disrespect from her previous employer, she stated, “I’m not putting up with anything. So, yeah. That’s pretty much what, what led to like the final, the last straw, basically.” The literature consistently identifies that perceived gender discrimination is often a barrier to obtaining finance (Welsh, Kaciak, & Minialai, 2017); yet, this did not seem to be the situation for the participants.

In summary, the participants’ motives were examined along with their perceived levels of self-confidence. Also, it was blatantly clear that some of the participants were confronted with a multitude of challenges that centered on their gender. Figure 34 illustrates the redesigned conceptual framework that calls attention to an entrepreneur’s qualities at the center of minority women’s experiences as business owners. The model was based on the findings from this study, which indicate that the Latina entrepreneurial experience is unique and comprises intentions and challenges. The qualities an entrepreneur carries out might be innate or acquired; yet, influence how they respond to their intention of seeking self-employment through entrepreneurship and further impacts how they face the challenges that arise. For instance, it is presumed that the participants displayed courage to start their business and to deal with the many obstacles encountered. Likewise, it is inferred that the challenges and intentions a minority female experiences also have an impact on their individual characteristics and context. Thus, the essence or the character of a Latina entrepreneur is at the center of how she handles entrepreneurial intentions and challenges. The visual depiction in Figure 34 was inspired by Tsai et al.’s (2016) framework connecting entrepreneurship, self-efficacy, and intention.

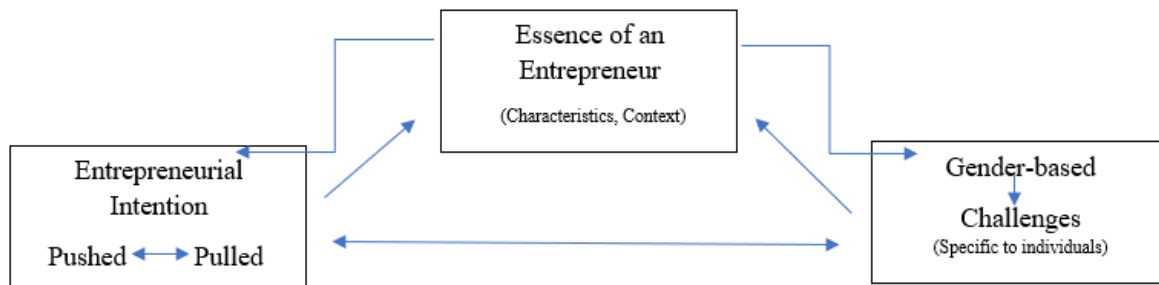


Figure 34. Redesigned conceptual framework.

This framework presumes that a minority female's experience as a business owner is distinctive. Engaging in entrepreneurship directly correlates to challenges that are considerably embedded in gender-related experiences. At the epicenter is the essence of an entrepreneur that involves the unique characteristics and context in which they are rooted.

Testimonios. The *testimonios* for a few of the Latina entrepreneurs who participated in this study reveal personal challenges that transformed their lives and influenced their experiences as business owners. The voices of the participants who expressed their *testimonios* offer encouragement for future Latina business owners to also speak of their oppressive experiences. The collective voices of the participants who bravely shared their *testimonio* present an opportunity for minority women to be empowered as they invest in an entrepreneurial career. Furthermore, the *testimonios* offered by Sofia and Elena can provide motivation to minority women entrepreneurs who might find themselves constricted by the various personal and business challenges that follow female business owners. Accordingly, the *testimonios* as portrayed by some of the Latina entrepreneurs in this study have the potential to inspire future generations of female entrepreneurs.

Recommendations

For educators, organizations that support entrepreneurial opportunities for minorities and females, and for aspiring female entrepreneurs, I make the following recommendations, with

discussions to follow: (a) explore networks; (b) learn what business skills are needed; and, (c) access support and information.

Explore networks. It is clear from the findings that the participants' social capital networks proved to be instrumental in their business success. Nixdorff and Rosen (2010) discussed how female entrepreneurs employ their interpersonal relationships, which strengthens their social networking skills. They further discuss that females incorporate a community component that helps them build their networks and in return, supports their success as entrepreneurs. In alignment with their study, it is recommended that, regardless of the types of support or levels in which women entrepreneurs are supported by their networks, it is vital that aspiring entrepreneurs understand the need for establishing diverse systems of support within their networks. Dawson, Fuller-Love, Sinnott, and O'Gorman (2011) confirm that female entrepreneurs utilize networks to develop contacts, establish resources, and gain knowledge.

Further, this research study uncovered that support was provided to the participants based on their unique personal and business needs. Educators and organizations working with female business owners can help them develop their systems of support that will assist their business ventures. This would begin with conversation related to understanding who comprises each person's network. Discussing how individuals within their network could potentially impact their business is a starting point. On the other hand, it is recommended that aspiring female entrepreneurs strategize how their networks can assist them, but also assessing their personal and business needs. Recognizing opportunities offered within their systems of support, along with the types of support that are needed, could possibly assist them in confronting any challenges along the way. Networks are vital for female entrepreneurs and are a practical way to acquire knowledge and skills (Dawson et al., 2011).

Learn what business skills are needed. Based on the findings from this study, it is apparent that the participants implemented business skills that were vital for the start and sustainability of their business. Educators and organizations working with female and or minority business owners can assist them by learning what business skills they have. The recommendation here would be to explore alongside the entrepreneur and to unveil her strengths and opportunities for growth. This could involve discussion around her personal and work experiences or perhaps reviewing resumes or curricula vitae to pinpoint what skills the entrepreneur offers and what are areas for potential growth. Essentially important is for the entrepreneur to invest time in learning what business skills are needed both personally and professionally. In other words, what business skills can an aspiring female entrepreneur contribute toward a start-up and what skills might she need assistance with? This recommendation directly correlates with the following suggestion on accessing support and information.

Access support and information. From the findings, it is essential to point out that the participants accessed support, whether through their formal or informal networks. In addition, the participants obtained information as they started and grew their business over time. Gabriella and Elena spoke of the assistance they received from small business organizations that helped them acquire important skills and access information. The recommendation is for educators and organizations supporting entrepreneurs to continue assisting them by providing opportunities to access support and information. Accessing information can be done on a local, state, national, or global level based on a participant's business model. Providing guidance on available resources and opportunities can greatly benefit entrepreneurs. This considers that each entrepreneur will bring a unique skillset and knowledge-base as she develops or enhances her entrepreneurial

experiences. Additionally, more entrepreneurial training and education can be offered to assist current and future female entrepreneurs. This may include training related to acquiring business skills (Botha, Nieman, & Vuuren, 2006); specifically, management, marketing, legal, operational, communication, business plans, and finances (Nieman & Bennett, 2006).

Future Studies

The main methodological approach for this study was rooted in a qualitative narrative inquiry design and therefore, the findings cannot be generalized. This study took place in south central Texas and therefore, future studies might explore other regions. Additionally, since this study focused on Latinas, other studies might explore more specific cultures within the Latino culture. Lastly, future research could consider exploring minority female business owners within similar industries. To a great extent, this study has significantly contributed to the research on women entrepreneurs, specifically minority women business owners such as Latinas. Based on the data collected and analyzed through this research study, there are great possibilities for future studies centered on minority women seeking entrepreneurial paths. This includes studies exploring mentorships, examining the role of self-efficacy, and studying the impact of experiences linked to intersectionality.

Exploring mentorships. Future studies might consider exploring the role mentorships play on business start-ups along with the impact on the mentor-mentee. This possibility arose from the idea that one of the participants in this research study shared. Isabella had assisted other women by being their mentor; “Several friends whose, now part of their story, say, “Oh, I didn’t start my own business ‘til [subject’s name] said, you need to start your own business. So, I have – and they’re all Latinas...” Isabella saw potential in her friends and provided the support they needed. She shared, “So, I have mentored a few people who are successful business owners

today.” There appeared to be meaningful connections among the friends she had mentored along with the friends who had assisted her. Hence, exploring mentorships merits attention.

Mentorships refers to the mentor and mentee relationship. Mentors who encourage their mentees to be reflective regarding their learning and who provide support are essential to the success of women entrepreneurs as they start their business (Sarri, 2011). Also, mentors who are experienced and their expertise is sought after (Deepali, Jain, & Chaudhary, 2017) can provide the mentee with valuable insight to assist with their business. In addition, mentors who are trusted and understand the needs of the mentee (Deepali et al., 2017) can be beneficial. Future studies might explore how mentorships are formed as well as different aspects of the relationship that aid aspiring or current entrepreneurs.

Since entrepreneurs are distinctive and require diverse mentoring support (Memon, Rozan, Ismail, Uddin, & Daud, 2015), future studies might examine the type of support different entrepreneurs require at various stages of the entrepreneurial cycle. There is clear potential in examining the benefits a mentoring relationship can yield, both on a personal and business level. Nixdorff and Rosen (2010) directly point out that women entrepreneurs lack role models. Some of the participants in this research study alluded to how they learned directly from a mentor or from others who appeared to be a type of mentor. Yet, the extent or depth of those mentoring relationships is unclear. Future research would benefit from exploring how women and minority entrepreneurs can establish a mentor-mentee partnership to enhance entrepreneurial success.

Examining the role of self-efficacy. Further studies can employ the theoretical model used to guide this study to extend research regarding understanding women minority entrepreneurs’ self-efficacy. While the findings from this study did uncover that for a few of the participants, they briefly alluded to their self-confidence or it was noted during the interview

observations. It is unclear how this factor impacted the women's businesses. Future studies can focus on research questions directed to how women business owners define self-efficacy, how they believe it is developed, and to what extent it plays a role in their entrepreneurial professions. Beliefs an individual has about their personal efficacy is important and has been linked to increased entrepreneurial creativity (Ahlin, Drnovšek, & Hisrich, 2014). Also, self-efficacy has been tied to entrepreneurial intention (Tsai et al., 2016). Accordingly, there is a link between self-efficacy and entrepreneurship; therefore, upcoming studies might focus on understanding the role of minority women entrepreneur's perceived self-confidence.

Studying the impact of intersectionality. Utilizing the theoretical structure of this study, further qualitative research could be extended to explore intersectionality and minority business owners' in-depth experiences related to gender, race, class, and ethnicity. While this study did reveal that many of the participants were victims of discrimination, mainly gender-driven, prospective studies could look more closely at examining how those oppressive experiences impacted individuals. For instance, what effect did the repressive event have on the individual's identity and did it impact their cultural views or personality? Other studies could examine how the experiences contributed or detracted from the entrepreneur's career.

Researcher's Final Reflection

From a narrative perspective, it is equally vital that, as the researcher, I disclose my experience throughout this research study since the researcher's own stories are carried throughout (Clandinin & Connelly, 2000). At the personal level regarding practical justifications for this study (Clandinin, 2013), my goal was to make visible the perceptions that the Latinas narratively depicted of their entrepreneurial careers. Prior to this study, I had developed a profound interest related to entrepreneurship that was influenced by my doctoral studies.

Through this awareness, over the years I have considered an entrepreneurial career. I brought forth my interest to this study by hoping to uncover what factors are needed to engage as a business owner. What I discovered is that there is not a key formula to experiencing business success. Due to engaging in this research study, I now know of important business considerations that I will further explore in my own pursuit of entrepreneurship.

Studying entrepreneurship and having access to entrepreneurs outside of this study, who are in my close network, meant that I presented varying assumptions during this research process. To be specific, some of the assumptions that I held were that Latina entrepreneurs would:

- Experience hardships in starting their business;
- Work mainly in gender-defined roles and business sectors;
- Not have any other employment options and would, therefore, turn toward entrepreneurship;
- Be difficult to recruit and gain access to; and,
- Discuss the importance of culture.

These assumptions were continuously revisited through engaging in analytic memos (Saldaña & Omasta, 2018) and journaling throughout the research process.

While conducting this study, it was empowering to meet Latina women who had indeed experienced many hardships. However, they all had overcome and worked through the challenges and as a group, represented an average of 15 years in business. Interestingly, I had assumed that the Latina business owners would not have other employment options and would, therefore, choose entrepreneurship. However, my assumption was flawed. It appears that the participants leaned toward an entrepreneurial career due to the opportunities it afforded them.

During the recruitment phase, I was surprised to have met an overwhelming number of Latina business owners. This included learning about Latina owned-businesses that were different size firms and diverse business structures such as partnerships and family-owned businesses. Also, I learned that Latina businesswomen are represented across diverse industries unconfined by gender roles or expectations. To stumble upon this wide-ranging network of female entrepreneurs was enlightening and empowering.

Furthermore, my own biases imposed on the assumption that I had about Latinas tying in their culture and language to their experience as entrepreneurs. Since I closely link my identity as a Latina to an understanding of my culture, including the use of the Spanish language, I made this assumption. Culture, according to Hofstede (2020), involves identifying individuals in a group from others; whereas, Wyer, Chiu, and Hong (2009) refer to culture as networks of shared knowledge. I was surprised that the topic of discussing language and culture did not emerge to the forefront of some of the Latina's experiences as business owners. Isabella was the participant who spoke mainly of the role of culture in her life overall and it is unclear to what degree culture played a role in her experiences as a business owner. I am reminded that the participants' narratives are unique, and that qualitative research is fluid and dynamic (Lichtman, 2013). With that said, it is possible that the role of culture and language might have impacted participants beyond the narratives that I captured detailing their entrepreneurial experiences.

On a personal level, an unexpected finding was recognizing the necessity of developing systems of support that were apparent through each participant's narrative. Personally, as I ponder about the possibilities of engaging in entrepreneurship, this finding was most overwhelming considering my own introverted traits. Another finding that was personally

unanticipated dealt with the various business skills that were discussed. This finding will prompt me to develop a plan to acquire the necessary knowledge and skills for a potential start-up.

Significantly, studying Latina entrepreneurs was a transformative process. First, I was empowered to learn that being a female business owner is doable and attainable. I have also gained a deeper understanding and have developed a profound appreciation for the business owners who are in my close network. Second, I was empowered to engage in a narrative study whereby I had the experiential opportunity to interview and listen to narrative portrayals and to further depict participants' narratives. Third, I enjoyed providing extensive literature that was invested throughout this study. My desired outcomes, because of this study, are that I may be a voice for Latina women, an advocate for women minorities, and an agent of change who hopes to encourage female entrepreneurs.

Summary

Ultimately, the experiences of the Latina entrepreneurs in this study call attention to the extensive effort that minority women must exert to experience success as business owners. Focused on understanding the essence of Latina entrepreneurs, this study is unique and invaluable. The findings of this study have numerous implications for entrepreneurship research and practices. First, this research study outlines potential considerations for the start-up and growth phase of a business. Secondly, challenges experienced by the participants can inform aspiring female entrepreneurs of possible obstacles they may be faced with as business owners. Lastly, the research sheds light on how the participants have maintained their businesses while conquering innumerable obstacles.

The voices of the Latina entrepreneurs tell the story of how they incorporate diversified systems of support and acquire necessary human capital while remaining diligent and driven.

The following comments from the participants sum it up best. Isabella was reminded that she chose the right career path stating, “You’re doing what you need to be doing. Keep doing it.” Sofia shared that being a female business owner was not easy; “You don’t know what it took to get here.” Gabriella reflected on the efforts of Latina women throughout generations; expressing, “We have to thank the women of the 70s who really paved the way for Latinas. We are who we are now, because of [Latina names (2)], I mean, those are all pioneers of the 70s that because of them, I’m able to own my business.” Karla summarized her experience claiming, “It’s had its challenges. Of course, I’ve had ups and downs like any business, I’m sure. But it’s definitely worth it. I love it.” Elena shared, “I’m proud to be a Latina. I’ve very proud to be a Latina.” To conclude, this narrative inquiry study has been contextualized, both socially and theoretically, (Clandinin, & Connelly, 2000) and offers a glimpse into the experiences of Latina entrepreneurs.

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Appendices

Appendix A: Institutional Review Board Approval

December 11, 2019

To: Mrs. Alma Fernandez Villanueva

From: University of the Incarnate Word Institutional Review Board, FWA00009201

Alma :

Your request to conduct the study titled A Narrative Inquiry Exploring the Experiences of Latina Entrepreneurs in South Central Texas was approved by expedited review on 12/11/2019. Your IRB approval number is 19-12-004. You have approval to conduct this study through 12/11/2020.

The stamped informed consent document is uploaded to the Correspondence section in the Research Ethics Review system. Please use only the stamped version of the informed consent document.

Please keep in mind the following responsibilities of the Principal Investigator:

1. Conducting the study only according to the protocol approved by the IRB.
2. Submitting any changes to the protocol and/or consent documents to the IRB for review and approval prior to the implementation of the changes. Use the **IRB Amendment Request** form.
3. Ensuring that only persons formally approved by the IRB enroll subjects.
4. Reporting immediately to the IRB any severe adverse reaction or serious problem, whether anticipated or unanticipated.
5. Reporting immediately to the IRB the death of a subject, regardless of the cause.
6. Reporting promptly to the IRB any significant findings that become known in the course of the research that might affect the willingness of the subjects to participate in the study or, once enrolled, to continue to take part.
7. Timely submission of an annual status report (for exempt studies) or a request for continuing review (for expedited and full Board studies). Use either the **IRB Study Status Update** or **IRB Continuing Review Request** form.
8. Completion and maintenance of an active (non-expired) CITI human subjects training certificate.
9. Timely notification of a project's completion. Use the **IRB Closure** form.

Approval may be suspended or terminated if there is evidence of a) noncompliance with federal regulations or university policy or b) any aberration from the current, approved protocol.

If you need any assistance, please contact the UIW IRB representative for your college/school or the Office of Research Development.

Sincerely,

Mary Jo Bilicek
Research Compliance Coordinator
University of the Incarnate Word
(210) 805-3565
bilicek@uiwtx.edu

Appendix B: Participant Informed Consent Form

Subject Consent to Take Part in a Study of A Narrative Inquiry Exploring the Experiences of Latina Entrepreneurs in South Central Texas University of the Incarnate Word

Authorized Study Personnel: Alma Fernandez Villanueva, Doctoral Candidate
Principal Investigator
Dreeben School of Education
210-861-7600
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Sandra L. Guzman Foster, Ph.D.
Assistant Professor/Dissertation Chair
Dreeben School of Education
210-832-3215
sfoster@uiwtx.edu

Invitation: You are invited to volunteer as one of five subjects in the research project named above. The information in this form is meant to help you decide whether or not to participate. If you have any questions, please ask.

Why are you being asked to be in this research study? You are being asked to be in this study because you identify as a Hispanic woman or Latina and are a current business owner. You are eligible to participate in this study because: 1. You are female; 2. You are primarily Latina whether foreign born or U.S. born; 3. You are of Latino descent or have Latino ancestry; 4. You live in South Central Texas; 5. You are a business owner whether your business is formally registered or operating informally; 6. You are currently operating your business; (No regard to number of employees, type of business, length of business, or business revenue.) 7. You are willing to share your experiences/stories. 8. You are willing to be observed in your place of business. If the observation cannot take place at your business, then you may be asked to share any pictures, videos, or digital artifacts of your business. 9. You are willing to be interviewed in your place of business, have the interview audio-recorded and agree to have the audio-file sent to a third-party transcriptionist who will assist in transcribing the audio to text. If the interview cannot take place at your business, then a different location will be chosen where the interview will take place in a quiet and private setting.

What is the reason for doing this research study? The purpose of this study is to explore the experiences of Latina entrepreneurs in South Central Texas. The goal of this study is to hear your story and understand your experiences as a Latina entrepreneur/business owner.

What will be done during this research study? If you choose to participate in this study, you will need to sign this form and return it back to me. You can email it back to me, I can pick it up from your business, or you can bring it the day of the scheduled interview. We will discuss a

day, time, and location that is best to schedule the interview. I will then send you a reminder(s) of the scheduled interview.

Once I have this signed consent form from you, I will email you some pre-interview questions to collect your personal and business demographics. You can email your responses back to me before the scheduled interview. If I do not get your responses before the scheduled interview, then I will follow-up with you by phone call and by email. If I still don't receive your responses before the scheduled interview, then I will ask you the pre-interview questions the day of the interview.

The day of the scheduled interview I will arrive a little early and begin by informally observing your business. The observation will last about 20-30 minutes. During the observation, I will take notes. Your personal and business name will not be recorded in my notes. You may also choose to share any pictures, videos, or digital pictures of artifacts related to your business, but cannot be identified in any of these. Any pictures, videos, or digital pictures of artifacts will be edited to ensure that you and your business will not be identified in any way. The observation and anything else you choose to share will allow me to collect my field notes and understand the context of your experience as a business owner.

If your business is not accessible or if the observation cannot take place, then I may ask you to share with me any pictures, videos, and/or digital pictures of artifacts related to your business, but you cannot be identified in any pictures. Any pictures, videos, or digital pictures of artifacts that you decide to share with me will be edited to ensure that you and your business will not be identified in any way. Collecting any pictures, videos, or digital pictures of artifacts would allow me to collect field notes and to further observe different aspects of your business.

If I need additional information or clarification, then we will schedule a follow-up observation. The follow-up observation may happen informally such as through video chat through facetime, Skype, WhatsApp, or Zoom, or you may choose to share any pictures, videos, and or digital pictures of artifacts of your business. Any follow-up observations are anticipated to last about 15 minutes.

After the observation, the interview will take place at your business and is anticipated to last about 1-2 hours. If the interview cannot take place at your business, then a different location will be chosen where the interview will take place in a quiet and private setting. The interview is an opportunity for you to share your story about your entrepreneurial career and your story as a business owner. If at anytime you feel uncomfortable sharing your story, let me know at any time if you wish to take a break or stop the interview.

Audio recording is necessary for the research and is required for participation. Therefore, I would like to audio-record this interview to make sure that I remember accurately all the information you provide. During the interview, I will use my cell phone for voice memos, two digital voice recorders, and a laptop computer, tablet, or iPad to make sure I record the entire interview with good quality audio. I will keep these recordings stored on a personal desktop computer, laptop, and tablet that will be passcode protected. I will also store data on a password protected external drive that will be locked in a cabinet. Any hard copies of documents and my

notes will also be stored in a locked cabinet in my home office. Any paper or electronic copies will be stored electronically on a secure server and will only be seen by me during the study and for five years after the study is complete. After I analyze the data, it will also be saved offline using a passcode protected external drive that will be secured in a locked cabinet and will be discarded after five years.

The recordings will be used by me and at the discretion of the Dissertation Chair. Also, the audio file will be shared and sent to a third-party transcription provider through encrypted email. The transcriptionist will assist in transcribing the file from audio to text. Your name will not be used in the transcription, instead you will be assigned a pseudonym. The transcriptionist will sign a Confidentiality Agreement form, agreeing to maintain confidentiality. At the end of the transcription process all audio recordings will be destroyed by the transcriptionist and by the researcher.

If I need additional information or clarification, then we will schedule a follow-up interview. The follow-up interview will happen informally by a phone call or we can use video chat such as facetime, Skype, WhatsApp, or Zoom. If any follow-up interviews occur, only your voice will be transcribed, and the videos will only be seen by me. The recorded audio files from the follow-up interview(s) will be sent to a third-party transcriptionist through encrypted email. Any follow-up interviews are anticipated to last 30 minutes to one hour.

I may quote your remarks in presentations resulting from this work. A pseudonym will be used to protect your personal and business identity. I may use any pictures you share with me, but they will be edited to protect your personal and business identity.

How will my data be used? Your specific data will not be used or distributed for future research studies, even if identifiers are removed. Your data will be destroyed within five years after the completion of this study.

What are the possible risks of being in this study? Since your interviews will be audio recorded and if you share any pictures, videos, or digital pictures of artifacts, there is a chance you could be identified. This risk will be lessened by me deleting this audio-recording after data have been transcribed. Until the audio-recording is permanently deleted, I will secure the digital-recording on a password-protected desktop computer and laptop. Your personal and business name will not be used in the transcription, instead you will be assigned a pseudonym. After your interview has been transcribed, you will have the opportunity to review it and express if the transcription accurately reflects your thoughts. You will also be asked if you have anything additional to note. Any pictures, videos, or digital pictures of artifacts that are shared with me will be edited to ensure that you and your business will not be identified in any way. In addition, your personal and business name will not be recorded in my notes. Your personal and business identity will be protected in any publication that follows this study using a pseudonym.

What are the possible benefits to you? The benefits of the study include you contributing to an understanding of the experiences of Latina entrepreneurs. However, you may not receive any benefits from being in this research study.

What are the possible benefits to other people? The benefits to society may include research recommendations that impact policy makers, educational and financial institutions who work with women business owners, and organizations who assist Latina entrepreneurship initiatives. This research study may also benefit other women entrepreneurs.

What will being in this research study cost you? There is no cost to you to be in this research study.

Will you be compensated for being in this research study? You will not be paid for your participation in this research study.

How will information about you be protected? Everything we learn about you in the study will be confidential. The only persons who will have access to your research records are the study personnel, the Institutional Review Board (IRB), and any other person, agency, or sponsor as required by law. If we publish with results of the study, you will not be identified in any way.

Paper records and hard copies of documents will be stored in a locked cabinet in the principal investigator's office and will only be seen by the researcher during the study and for five years after the study is complete.

Any paper or electronic records and data will be stored electronically on a secure server and will only be seen by me during the study and for five years after the study is complete. I will keep data stored on a personal desktop computer, laptop, and tablet that will be passcode protected. I will also store data on a password protected external drive that will be locked in a cabinet. Any hard copies of documents and my notes will also be stored in a locked cabinet in my home office. After I analyze the data, it will be saved offline using a passcode protected external drive and will be discarded after five years.

What will happen if you decide not to be in this research study or decide to stop participating once you start? You can decide not to be in this research study, or you can stop being in this research study at any time, for any reason. You do not have to answer any question you do not want to answer. If you choose to stop participating at any point during the study and to withdraw from the study, your audio recordings and interview transcripts will not be used, and they will be destroyed. Deciding not to be in this research study or deciding to withdraw will not affect your relationship with the investigator or with the University of the Incarnate Word. You will not lose any benefits to which you are entitled.

What should you do if you have a problem or question during this research study? If you have a problem as a direct result of being in this study, you should immediately contact one of the people listed at the beginning of this consent form. If you have any questions now, feel free to ask us. If you have additional questions about your rights or wish to report a problem that may be related to the study, please contact the University of the Incarnate Word Institutional Review Board office at 210-805-3036 or 210-805-3565.

Consent

Your signature indicates that you (1) consent to take part in this research study, (2) that you have read and understand the information given above, and (3) that the information above was explained

to you, and you have been given the chance to discuss it and ask questions. You will be given a copy of this consent form to keep.

Name of Participant

Signature of Participant

Date

Name of Principal Investigator/Designee

Signature of Principal Investigator/Designee

Date



Appendix C: Participant Invitation Letter

Greetings,

My name is Alma Fernandez Villanueva and I am a doctoral candidate at the University of the Incarnate Word (UIW) currently working toward a doctorate degree in education with a concentration in international education and entrepreneurship. I am currently working on my dissertation and conducting a research study entitled: *A Narrative Inquiry Exploring the Experiences of Latina Entrepreneurs in South Central Texas*. The study will serve as my dissertation work in order to complete the doctoral program requirements.

I am kindly seeking your valued participation in this qualitative research study. The purpose of this study is to understand Latina women business owners' experiences. I am interested in hearing your story and your experiences as a Latina entrepreneur/business owner.

Should you choose to participate in this study, you will be asked to be observed conducting your business. The anticipated duration of the observation is approximately 20-30 minutes. You will also be asked to provide a personal interview to discuss your story and experiences in becoming an entrepreneur. Participation is voluntary and confidential. Every effort will be made to protect your identity, the identities of those to whom you might refer, and your business identity. If you agree to participate in this interview, you will be audio-recorded. The anticipated duration of the interview is approximately 1-2 hours depending on the depth and breadth of the information that you choose to share.

This research study has the potential to add to the field of Latina entrepreneurship research since there is limited or current studies done in this area.

I sincerely appreciate your time and hope you will consider sharing your experiences. If you have any questions or concerns about your rights as a research participant, please contact the University of the Incarnate Word Institutional Review Board office at 210-805-3036 or 210-805-3565.

If you have any questions about this research study, please feel free to use the contact information below.

Thank you,

Alma Fernandez Villanueva
Doctoral Candidate/ Principal Investigator
arfernan@student.uiwtx.edu
210-861-7600

Sandra L. Guzman Foster, Ph. D.
Assistant Professor/Dissertation Chair
sfoster@uiwtx.edu
210-832-3215

Appendix D: Pre-Interview Questions

Pre-Interview Questions

Personal Demographic Information

1. What is your current age? _____ years
2. How would you describe your current marital status?
3. How would you describe your current family household? How many immediate people are in your household including children?
4. Can you tell me about your Latino ancestry? What is your Latino background?
5. What is your average annual income?
6. What is your highest educational level completed?

Participant Business Background

1. Describe your type of business?
2. How long has your business been operating?
3. Describe your business' annual revenue?
4. How many employees are a part of your business? or
Describe others involved in your business?
5. What is your role in your business?
6. What was your previous employment experience?

Appendix E: Semi-Structured Interview Protocol

Date: _____ Time: _____ General Location: _____ Interviewer: _____ Interviewee Pseudonym(s): _____ <p style="text-align: center;"><u>Opening statement/brief description of project: [READ]</u></p> <p>I am a doctoral candidate currently working on my dissertation titled, <i>A Narrative Inquiry Exploring the Experiences of Latina Entrepreneurs in South Central Texas</i>. You are invited to participate in this study because you identify as a Hispanic woman or Latina and are a current business owner. The study involves learning about your experiences, your story, and about your journey in becoming an entrepreneur/business owner. The goal of this study is to understand your experiences as a Latina entrepreneur.</p> <p>Everything learned about you in the study will be confidential. The only persons who will have access to your research records are the study personnel, the Institutional Review Board (IRB), and any other person, agency, or sponsor as required by law. If we publish with results of the study, you will not be identified in any way. Your personal and business identity will be protected in any publication that follows this study using a pseudonym.</p> <p>You can decide not to be in this research study, or you can stop being in this research study at any time, for any reason. You do not have to answer any question you do not want to answer. If you choose to stop participating at any point during the study and to withdraw from the study, your audio recordings and interview transcripts will not be used, and they will be destroyed.</p> <p>Thank you for participating in this interview. The interview will be audio-record to make sure that I remember accurately all the information you provide. Audio recording is necessary for the research and is required for participation. I will keep these recordings stored on a personal desktop computer, laptop, and tablet that will be passcode protected. After your interview has been transcribed by a third party transcriptionist, you will have the opportunity to review it and express if the transcription accurately reflects your thoughts. You will also be asked if you have anything additional to note.</p>	
1. Broad grand tour question: <u>[READ]</u> Tell me about your experience(s) in becoming a business owner. Tell me about your experience(s) as a current business owner.	RESEARCHER'S THOUGHTS
2. Specifying Questions: (may be used) <ul style="list-style-type: none"> • What led you to start your business? Or How did you start your business? • How do you maintain your business? Or What helps you maintain your business? • What or who helped you to create a successful business? • What is a challenge you encountered in starting your business? • What is a challenge you experience as you maintain your business? 	RESEARCHER'S THOUGHTS
3. Probing Questions: (may be used) <ul style="list-style-type: none"> • Can you give me an example or a more detailed description? • Could you say something more about that? 	RESEARCHER'S THOUGHTS
<u>[READ]</u> Is there anything else you would like to say? [Thank participants]	

Appendix F: Transcriptionist Confidentiality Agreement

Project Reference

A Narrative Inquiry Exploring the Experiences of Latina Entrepreneurs
in South Central Texas

This confidentiality agreement is made by and between

_____ Doctoral Candidate/ Disclosing Party
and

_____ Transcriptionist/ Receiving Party

I, _____, hereby agree to maintain confidentiality
(Complete Name of Transcriptionist) of all audio-recorded interviews, that I have been
contracted to transcribe for the above Research Project.

I agree to NOT share or discuss any audio-recording or transcription(s) with any individual other
than the researcher Alma Fernandez Villanueva or the Dissertation Chair Dr. Sandra L. Guzman
Foster from the Dreeben School of Education at the University of the Incarnate Word.

Upon completion of the transcriptions I will return all audio-recordings to the researcher and
I will transfer all electronic files to the researcher. Upon confirmation from researcher of receipt
of all transferred files; I will destroy all original electronic files and ensure that all copies have
been permanently deleted.

This confidentiality agreement is made the _____ day of _____ 20_____.

Printed Name of Transcriptionist

Signature of Transcriptionist

Appendix G: A Narrative Analysis

Abstract (ABS) What is the story about?
Orientation (ORI) Who, When, Where
Complicating Action (CACT) Then what happened?
Evaluation (EVAL) So what?
Result (RES) What finally happened?
Coda (CD) Sign- off

Labovian Model	Three-dimensional narrative inquiry	Interview transcript text
ABS	Narrator	This is a story about a Latina business owner who was ...
ORI	Time: Past, Present Future Context, Social	
CACT	Context, Time, Social	
EVAL	Context, Time, Social	
RES	Context, Time, Social	
CD	Context, Time, Social	

Source: Inspired by Riessman (2008).

Appendix H: Document Analysis Form

Category: Electronic or hard copy format

Source: Website, Social Media

Type: Pictures, videos, timelines, events, articles, blogs, commentary, brochure, flyer, pamphlet

Date: (Last updated, posted, printed)

Purpose of Document:

Summary:

Description of Setting:

Comments/ What Stood Out:

Source: Adapted from Bloomberg & Volpe (2016, p. 336).