

WOMEN-OWNED BUSINESSES

CARVING A NEW AMERICAN BUSINESS LANDSCAPE



TABLE *of* CONTENTS

3

Letter from David C. Chavern
and Hon. John R. McKernan Jr.

4

Executive Summary

5

Best Practices for Female
Entrepreneurs

6

PART ONE
A Changing Landscape
for Women Entrepreneurs

7

Breaking Through
the Glass Walls

8

The Rise of the
Self-Employed Worker

10

Self-Employed
Women Entrepreneurs
in the American Economy

12

The Geography of
Self-Employed Women

14

Self-Employed Women by
Industry and Occupation

22

Advancing Women's Business
Startup, Growth, and Leadership
Capabilities

24

PART TWO
Cultivating Female
Entrepreneurs:
Examples in Action

26

National Center for Women
& Information Technology

28

Kansas City

30

Salt Lake City Chamber

32

Pittsburgh

34

San Antonio

36

Conclusion

37

Endnotes

The face of entrepreneurship is changing.

Over the last 15 years, women-owned firms have grown by one and a half times the rate of other small enterprises and now account for almost 30 percent of all businesses. Additionally, one in five firms with revenue of \$1 million or more is woman-owned.

Most of us in the business community are familiar with Barbara Corcoran, Sara Blakely, Tory Burch, and other prominent female entrepreneurs. But the growing ranks of women-owned businesses include countless success stories that deserve attention. These include Jenny Fulton, a laid off stockbroker who started Jenny’s Pickles; Rumia Ambrose-Burbank, who left Electronic Data Systems to start VMS and grew it to one of the top 50 grossing African-American owned businesses in the nation; and El Brown, who made it her goal to empower military spouses through mobile career opportunities while also running KinderJam, an Early Childhood Education learning program.

The Center for Women in Business is pleased to present our latest research highlighting the growing impact of women entrepreneurs and small business owners on the American economy. We look at how women like Fulton, Ambrose-Burbank, and Brown are reshaping the entrepreneurial landscape. In particular, we examine the “1099 economy” and the women who have started their own micro-enterprises either out of choice or necessity. The research also provides powerful examples of systems and programs that encourage and support women’s business initiatives in communities around the United States.

Though this report is a mere snapshot of what is going on in our nation, we are sure you will agree that women are impacting how business gets done in America.

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U.S. CHAMBER OF COMMERCE FOUNDATION



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WOMEN FORGING AMERICA'S NEW ENTREPRENEURIAL LANDSCAPE

Executive Summary

WOMEN-OWNED FIRMS
ACCOUNT FOR NEARLY

30%

OF ALL **NEW**
BUSINESSES

It may seem counterintuitive, but small businesses have a huge effect on the American economy. As more and more women join the ranks of small business owners, that effect is only going to grow. In fact, women-owned firms have grown at one and a half times the rate of other small enterprises over the last 15 years and account for nearly 30% of all businesses.¹ However, even though women are founding companies at a historic rate, a significant gender gap in employer firms remains.

One critical growth trend for women-owned businesses is the rise of a “new” kind of enterprise that often employs no more than its proprietors. These “jobless entrepreneurs” include corporate executives, technicians and other professionals who, either by choice or necessity, have chosen to strike out in their own micro-enterprises.

90%

OF WOMEN-OWNED
BUSINESSES HAVE NO
EMPLOYEES OTHER
THAN **THE BUSINESS**
OWNER

Ninety percent of women-owned businesses have no employees other than the business owner, compared to 82% of all firms. Only 2% of women-owned firms have 10 or more employees—trailing the 4% rate for all businesses. This discrepancy suggests that we can and must do more to support women in their efforts to build businesses, create jobs, and grow our economy.

This report discusses the growing economic impact of self-employed women entrepreneurs and small business owners on the U.S. economy. It looks at which states have attracted the most women-owned firms and seeks to share lessons from communities that have seen their rates of female entrepreneurship flourish. Smart, pragmatic programs can play an instrumental role in advancing the interests and building the business acumen of women entrepreneurs. As successful solo enterprises led by women grow into employer firms, understanding their character and impact will contribute to creating environments that help more women scale up their businesses and ultimately serve national and international markets in unique and groundbreaking ways.

2%

OF WOMEN-OWNED
FIRMS HAVE **10 OR**
MORE EMPLOYEES

Our findings suggest that women are most likely to be self-employed in the western states, led by the Pacific Northwest. Oregon ranks first in the nation with 45.4% of its self-employed workers being female and Washington state comes in fourth. Texas ranks second in the nation, and each of the other top 7 states are in the west—Utah, Nevada, New Mexico, and Wyoming. In all, 11 of the top 17 states for female entrepreneurs lie in a string of Western states from Washington to Texas. Other pockets of higher concentrations of self-employed women include the Central Atlantic states surrounding the nation’s capital—Maryland, Delaware, Virginia, and West Virginia—and the southern half of the northeast—Rhode Island, Massachusetts, and Connecticut.

BEST PRACTICES *for* FEMALE ENTREPRENEURS

This report provides in-depth profiles of five innovative approaches that are being deployed to create and expand women-owned small businesses, often by or in cooperation with local and regional development organizations.

APPROACHES THAT BEST PREPARE WOMEN ENTREPRENEURS FOR SUCCESS DO THE FOLLOWING:



Advocate on women's business issues.



Provide networking opportunities specifically for women.



Offer comprehensive training and counseling on a variety of business topics.



Create incentives for contracting with women-owned businesses.



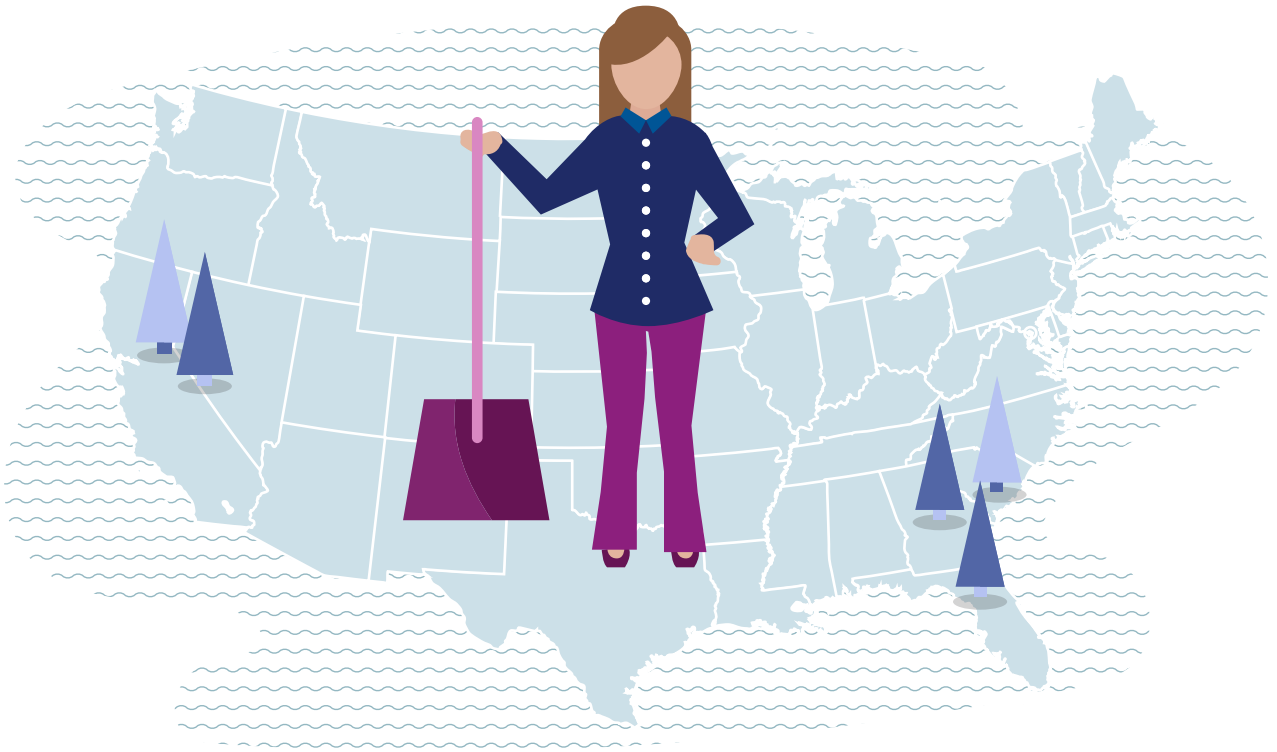
Develop women's entrepreneurial leadership skills through mentoring opportunities and events.



Educate women business owners in evaluating funding sources and accessing capital.

The communities and programs highlighted in this report—the National Center for Women and Information Technology (NCWIT) in Boulder, a multi-agency program in Kansas City, a chamber of commerce in Salt Lake City, Pittsburgh's Center for Women Entrepreneurs, and the San Antonio city government and nonprofit partners—are located in states and regions with varying rates of

women's entrepreneurship. Regardless of their location, the communities and programs featured here are examples of engaged stakeholders in the public, private, nonprofit, and educational sectors coming together to support women-owned businesses and help them grow and thrive.



A CHANGING LANDSCAPE *for* WOMEN ENTREPRENEURS

Nothing expresses the American spirit of free enterprise better than the image of the intrepid entrepreneur or the agile small business. Companies like these serve our nation as a vital force for innovation and job creation. Small businesses, whatever size definition one uses, have historically driven our economy and played a significant, continuous role in forging the economy of the future. The small business economy today and the one taking shape for tomorrow are influenced by a host of ethnic, social, and generational changes. These shifts reflect a far more diverse and profoundly different set of players than ever before and are revealed no more clearly than in the significant growth of women as entrepreneurs, small business owners, and corporate leaders.

Women have always owned businesses. What has changed over the last few decades is women's increased participation, leadership, and impact in a wider range of businesses.² Women-owned firms have grown by one and a half times the rate of other small enterprises over the last 15 years and now account for almost 30% of all businesses.³ Since 2007, women-owned businesses have led privately held company job growth in America, second only to publicly traded firms. According to the 2013 State of Women-Owned Businesses Report, commissioned by American Express OPEN, women-owned businesses added 175,000 net jobs versus a national net decline of 569,000 jobs among all privately

held firms during the same time period. While the Small Business Administration reports that there have been signs of stabilization in the overall share of women-owned businesses during the Great Recession, women's overall share of businesses owned remained "sizable and stable" between 2007 and 2012, locking in the notable gains seen over the last few decades.⁴

A major reason for the boom in women-owned businesses is that they are at the forefront of a new kind of enterprise, one that often employs no more than its proprietors. In many cases, these "solo entrepreneurs" include corporate executives, technicians, and other professionals who, either by choice or necessity, have chosen to start their own microenterprises. These entrepreneurs contribute to the "1099 economy," a reference to the 1099 tax form that allows individuals to report income received throughout the year other than the salary received from an employer. A large portion of this bustling 1099 economy comes from the growing ranks of boomers who are no longer willing or able to work for a large corporation. Women make up a significant part of the solo entrepreneur movement with an estimated 90% of women-owned firms having no employees other than the business owner.

BREAKING THROUGH *the* GLASS WALLS



OF MORE THAN 20,000
VENTURE-BACKED
COMPANIES IN THE
U.S. BETWEEN 1997 & 2011

1.3%

HAVE A FEMALE
FOUNDER

Although women are founding companies at a significant pace, there remains a significant gender gap among employer firms. Ninety percent of women-owned firms have no employees other than the business owner, compared to 82% of all firms, and just 2% of women-owned firms have 10 or more employees—trailing the 4% rate for all firms.⁵ This discrepancy suggests that women face greater challenges than men in scaling up their businesses.

The gap is acutely apparent among high-growth, venture-backed businesses and scalable, high-return startups. These high-growth firms are most common in the fields of science, technology, and business services. As noted by Lesa Mitchell, writing for the Kauffman Foundation, “While women have made great strides in breaking through the proverbial ‘glass ceiling’ to advance to high rank within corporations, few have made similar strides in breaking out laterally—through what might be called the ‘glass walls’ to start their own high-growth firms.”⁶

*Women at the Wheel,*⁷ an analysis by Dow Jones VentureSource of more than 20,000 venture-backed companies in the United States between 1997 and 2011 found that 1.3% of privately held companies have a female founder, 6.5% have a female CEO, and 20% have one or more female C-level executives. The study also found that successful startups have more women in senior positions and more than twice as many women in top jobs like C-level managers, vice presidents, and board members. At successful companies, the median share of female executives was 7.1%, compared with 3.1% at unsuccessful firms.⁸ For startups with five or more women employees, 61% were successful and 39% failed.

There is plenty of evidence that women are often excluded from formal and informal networks in science, technology and business services⁹ that would otherwise provide access to managerial or technical leadership positions. Also, women have historically had little access to traditional forms of business capital, often having no other choice but to use credit cards and savings to launch their ventures.

In sum, women business owners throughout history “often had to go it alone, create parallel networks to traditionally male organizations, or forge alliances to gain access to vital means of producing, distributing and growing their businesses.”¹⁰ These gender-specific obstacles cannot be easily overcome without intentional and meaningful efforts by both the public and private sectors to empower and equip women to play a significant role in revitalizing the economy. To propel women-owned businesses beyond the microenterprise stage will take support services and programs specifically geared to women.

6.5%

HAVE A FEMALE CEO

20%

HAVE ONE OR MORE
FEMALE C-LEVEL
EXECUTIVES

THE RISE OF THE SELF-EMPLOYED WORKER

This report focuses specifically on profiling the growing economic phenomenon and impact of self-employed women entrepreneurs and small business owners in the American economy and how they are reshaping the entrepreneurial landscape.

Women-owned self-employed enterprises are making significant contributions to our nation's economy and are a harbinger of what the workforce of the future may increasingly look like. In some cases, these solo enterprises will garner sufficient traction in the market to become employer firms, so understanding their character and impact will contribute to creating policies and programs to help women scale up their businesses to serve national and international markets.

As more workers are venturing out on their own, some are driven by a desire for flexibility and independence, others may be forced into self-employment out of personal or financial necessity. For this report, these are individuals considering self-employment as their primary means of income and working for unincorporated entities. Once incorporated, these workers are considered to be employees of their own companies. Because of this off-the-record status, these workers can be overlooked in economic and community planning.

The number of self-employed workers exploded in the early 2000s but suffered losses during the Great Recession and housing bust. Over the last year, however, their numbers have begun growing again. This group of workers now numbers 10 million in 2013, up 9.1% since 2001, a growth rate 2.6 times faster than employees in incorporated entities.

Adding momentum to this self-employment trend is another 32 million Americans who consider themselves self-employed on a part-time basis. These workers do not consider self-employment to be their primary source of income, and many are partners in income-generating investments or ventures in the real estate, energy, and finance industries.¹¹ Others generate income in addition to their regular jobs in fields as varied as personal care, building maintenance, professional services, design, and computer programming. This group of part-time

proprietors is up 55% since 2001 and has grown every year over that time period.

The full-time self-employed comprise a broad array of industries, most notably construction and specialty contractors, personal care, private household workers, arts and writing, and increasingly higher end services such as law, management consulting, accounting, and computer systems design.

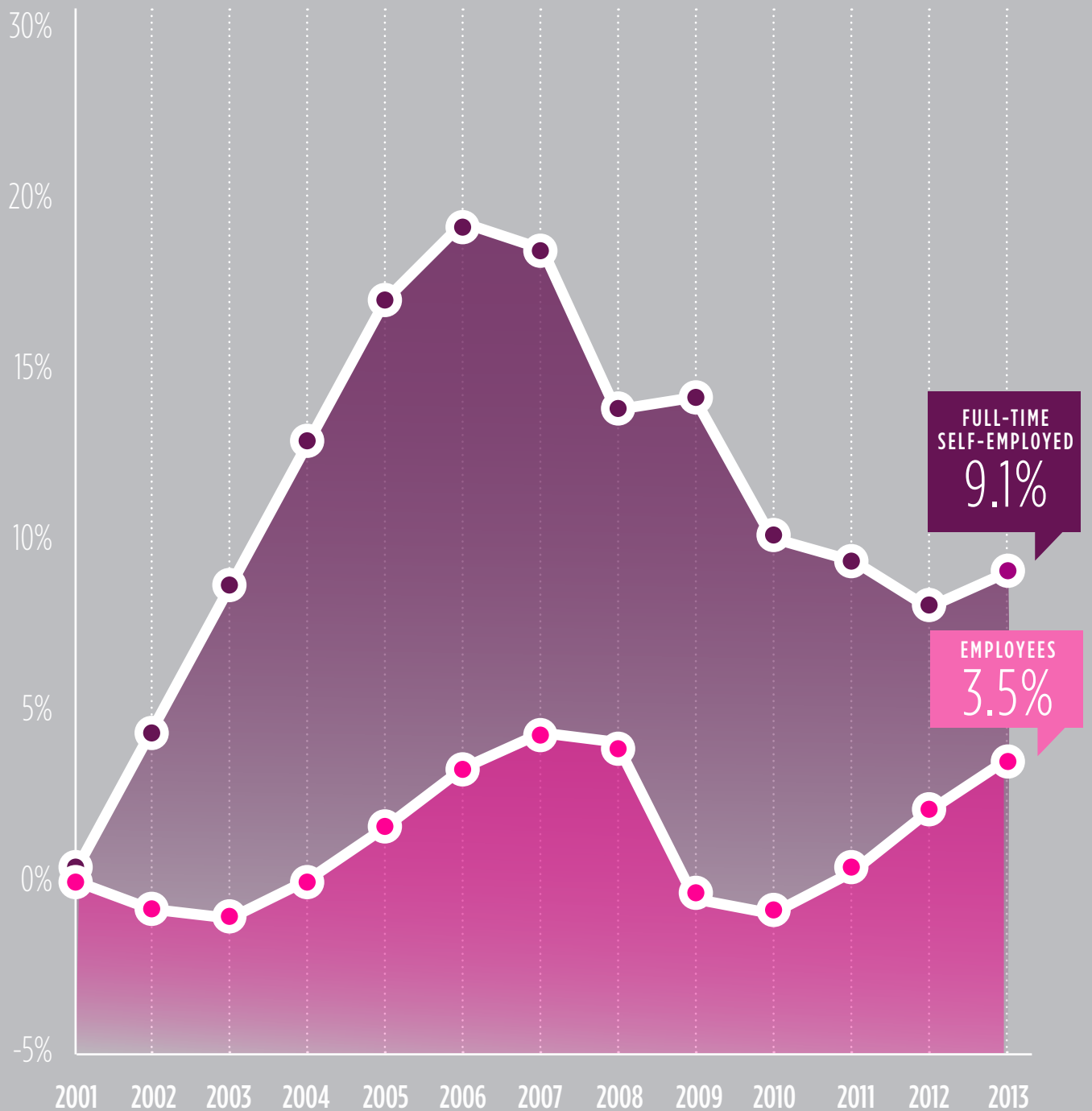
“If trends in telecommuting continue to increase, more people will work from home rather than ride transit to work by 2020.”

The rise of the high-end 1099 economy of professional services workers is driven partly by communications and software improvements that have made telecommuting easier. If trends in telecommuting continue to increase, more people will work from home rather than ride transit to work by 2020. In areas of the country outside of metropolitan New York—where nearly 40% of the nation's transit commuters reside—telecommuters already outnumber transit riders by 30%.¹²

Figure 1 shows the rise in full-time self-employed workers as compared to employees in incorporated entities.

figure 1:

GROWTH OF EMPLOYEES AND SELF-EMPLOYED WORKERS



Source: EMSI 2013.4 Class of Worker - QCEW Employees, Non-QCEW Employees, and Self-Employed

SELF-EMPLOYED WOMEN ENTREPRENEURS *in the* AMERICAN ECONOMY

The U.S. Chamber of Commerce Foundation's 2013 *Enterprising States: Getting Down to Small Business* study highlighted the growing importance and impact of women-owned businesses in the American economy, as well as minority-owned and immigrant-owned businesses. As mentioned, 90% of women-owned businesses have no employees other than the business owner. Understanding why there is such a prevalence of women solo entrepreneurs is important to understanding the nuances of entrepreneurship in local economies across the nation.

According to Jeffrey Eisenach, an economist at George Mason University, the ranks of the independent contractors and the self-employed have grown by a million since 2005; 20% work in such fields as management, business services, and finance, where the percentage of people working for themselves rose from 28% to 40% between 2005 and 2010. Many others work in fields such as energy, mining, real estate, and construction. As many as 10 million independent workers make up 7.6% of the national labor force and account for more than \$626 billion in income.¹³

The composition of this tapestry of independent workers is varied, with connections across all industries. Self-employed construction and personal care workers, who depend on strong local economies, account for 2.7 million workers, with another 2.9 million in business occupations such as management, sales, and finance. Self-employed educators have increased by nearly 55% since 2001.¹⁴

Today more than 10 million Americans count self-employment as their main source of income. According to the Census Bureau, small businesses without payroll make up more than 70% of America's 27 million companies, with annual sales of \$887 billion. If current trends continue, every third worker will be self-employed or the proprietor of his or her own business in the next decade.¹⁵

Self-employment is often perceived to be a last ditch effort by workers who have been laid off and unable to find work again; it is often viewed as low-paying and providing little or no benefit for the local economy. In stark contrast to this perception, evidence shows that self-employment is growing and has significant positive economic impacts not only on wage and salary employment but also on per capita income growth and poverty reduction. Simply put, self-employment is growing—particularly among women. The Guardian Life Small Business Research Institute has projected that

women-owned businesses could create 5 million to 5.5 million new jobs across the United States by 2018 and that women account for almost half of all new businesses, generating one-third of the new jobs projected by the Bureau of Labor Statistics.¹⁶ According to American Express, by 2013, nearly 7.8 million people were employed by America's women-owned businesses. When women-owned businesses are combined with equally-owned firms (involving a woman partner), women entrepreneurs are responsible for employing nearly 15.9 million Americans in 2013.¹⁷

As the boomers age into retirement, more and more late-career women are also choosing to take the leap and start their own business. Research by the Kauffman Foundation says that "people aged 55 to 64 started 23.4% of all new businesses in the US in 2012, up from 14.3% in 1996."¹⁸ These "encore entrepreneurs" are most often women. Research released in 2011 by Babson College and the Global Entrepreneurship Monitor found that total entrepreneurial activity rates for late-career women were higher than that for late-career men, with 10% of women aged 55 to 64 involved in starting or running new businesses compared with 7.5% of men.¹⁹ According to Babson, this has occurred despite the fact that only 26.9% of women see entrepreneurship as a "good opportunity" at this stage in their careers, compared to 33.4% of men. Even with this gap in perceived opportunity, more than half of women aged 55 to 64 feel that they have the capability for entrepreneurship, representing a vast pool of experienced, late-career female professionals who may be looking to start a business given the right opportunity and support.

Consequently, it makes a lot of sense for the economic development community at the local, state, regional, and national levels to pay attention to this new workforce. According to Babson, this has occurred despite the fact that only 26.9% of women see entrepreneurship as a "good opportunity" at this stage in their careers, compared to 33.4% of men. Even with this gap in perceived opportunity, more than half of women aged 55 to 64 feel that they have the capability for entrepreneurship, representing a vast pool of experienced, late-career female professionals who may be looking to start a business given the right opportunity and support.

THE RANKS OF THE INDEPENDENT CONTRACTORS AND THE SELF-EMPLOYED HAS GROWN BY

1,000,000

SINCE 2005

20%

WORK IN MANAGEMENT, BUSINESS SERVICES, AND FINANCE



WHERE THE PERCENTAGE OF PEOPLE WORKING FOR THEMSELVES ROSE FROM

28% TO

40%

BETWEEN 2005 AND 2010

10 MILLION

WORK IN FIELDS SUCH AS ENERGY, MINING, REAL ESTATE, AND CONSTRUCTION

THEY CONSTITUTE OVER

76%

OF THE NATIONAL LABOR FORCE



AND ACCOUNT FOR OVER

\$626 BILLION

IN INCOME

2.7 MILLION

WORK IN CONSTRUCTION AND PERSONAL CARE

2.9 MILLION

WORK IN MANAGEMENT, SALES, AND FINANCE.

SELF-EMPLOYED EDUCATORS HAVE INCREASED BY NEARLY

55%

SINCE 2001

INDEPENDENT CONTRACTORS MAKE UP

70%

OF AMERICA'S 27 MILLION COMPANIES



WITH ANNUAL SALES OF

\$887 BILLION

figure 2:
Share of Female Self-Employed
Workers by State

RANK	STATE	2001-2013 % CHANGE IN TOTAL SELF-EMPLOYED	FEMALE % OF SELF-EMPLOYED
1	Oregon	7%	45.4%
2	Texas	11%	44.5%
3	Utah	11%	44.5%
4	Washington	10%	44.4%
5	Nevada	26%	43.7%
6	New Mexico	3%	43.3%
7	Wyoming	(4%)	43.2%
8	Maryland	9%	43.1%
9	Delaware	(6%)	42.1%
10	Colorado	8%	41.9%
11	Arizona	25%	41.3%
12	Alaska	(8%)	41.2%
13	Virginia	9%	41.0%
14	Rhode Island	(1%)	40.5%
15	California	15%	40.4%
16	Massachusetts	11%	40.3%
17	Idaho	5%	40.2%
18	West Virginia	(16%)	40.2%
19	Hawaii	7%	39.8%
20	Florida	21%	39.8%
21	New York	8%	39.4%
22	Michigan	3%	38.8%
23	Connecticut	9%	38.5%
★	National Average	9%	38.2%
24	North Carolina	10%	38.0%
25	New Jersey	9%	37.9%
26	Illinois	7%	37.9%
27	Minnesota	(1%)	37.8%
28	Indiana	0%	36.9%
29	Ohio	(1%)	36.8%
30	Kansas	7%	36.6%
31	South Carolina	8%	36.3%
32	Georgia	10%	36.2%
33	Missouri	5%	36.1%
34	Montana	(3%)	36.1%
35	Vermont	0%	35.8%
36	Tennessee	25%	35.8%
37	Iowa	2%	35.4%
38	Oklahoma	(4%)	35.1%
39	Wisconsin	2%	35.0%
40	New Hampshire	12%	35.0%
41	Maine	(2%)	34.8%
42	Nebraska	(8%)	34.6%
43	Pennsylvania	3%	33.9%
44	Kentucky	(10%)	33.7%
45	Alabama	5%	33.6%
46	South Dakota	9%	32.9%
47	Louisiana	7%	31.4%
48	Mississippi	(5%)	31.2%
49	Arkansas	(5%)	30.6%
50	North Dakota	4%	27.9%

THE GEOGRAPHY of SELF-EMPLOYED WOMEN

As of 2013, most self-employed workers are men. On average across the nation, women make up 38% of workers considering self-employment to be their main source of income. There are no states where women make up 50% of the full-time self-employed workforce, but women are approaching a balance in a handful of western states where 45% of the self-employed are women.

Women are most likely to be self-employed in the Western states, led by the Pacific Northwest. Oregon ranks first in the nation with 45.4% of its self-employed workers being female and Washington state comes in fourth. Although Texas ranks second in the nation, the other top 7 states for self-employed women are in the West: Utah, Nevada, New Mexico, and Wyoming. In all, 11 of the top 17 states for female entrepreneurs lie in a string of Western states from Washington state to Texas.

Other pockets of high concentrations of self-employed women include the Central Atlantic states surrounding the nation's capital—Maryland, Delaware, Virginia, and West Virginia—and the southern half of the Northeast: Rhode Island, Massachusetts, and Connecticut. At 39.8% female, Florida ranks 20th and is the only state in the Southeast with an above average share of female self-employed.

More than half of women aged 55 to 64 feel that they have the capability for entrepreneurship, representing a vast pool of experienced, late-career female professionals who may be looking to start a business given the right opportunity and support.²⁰

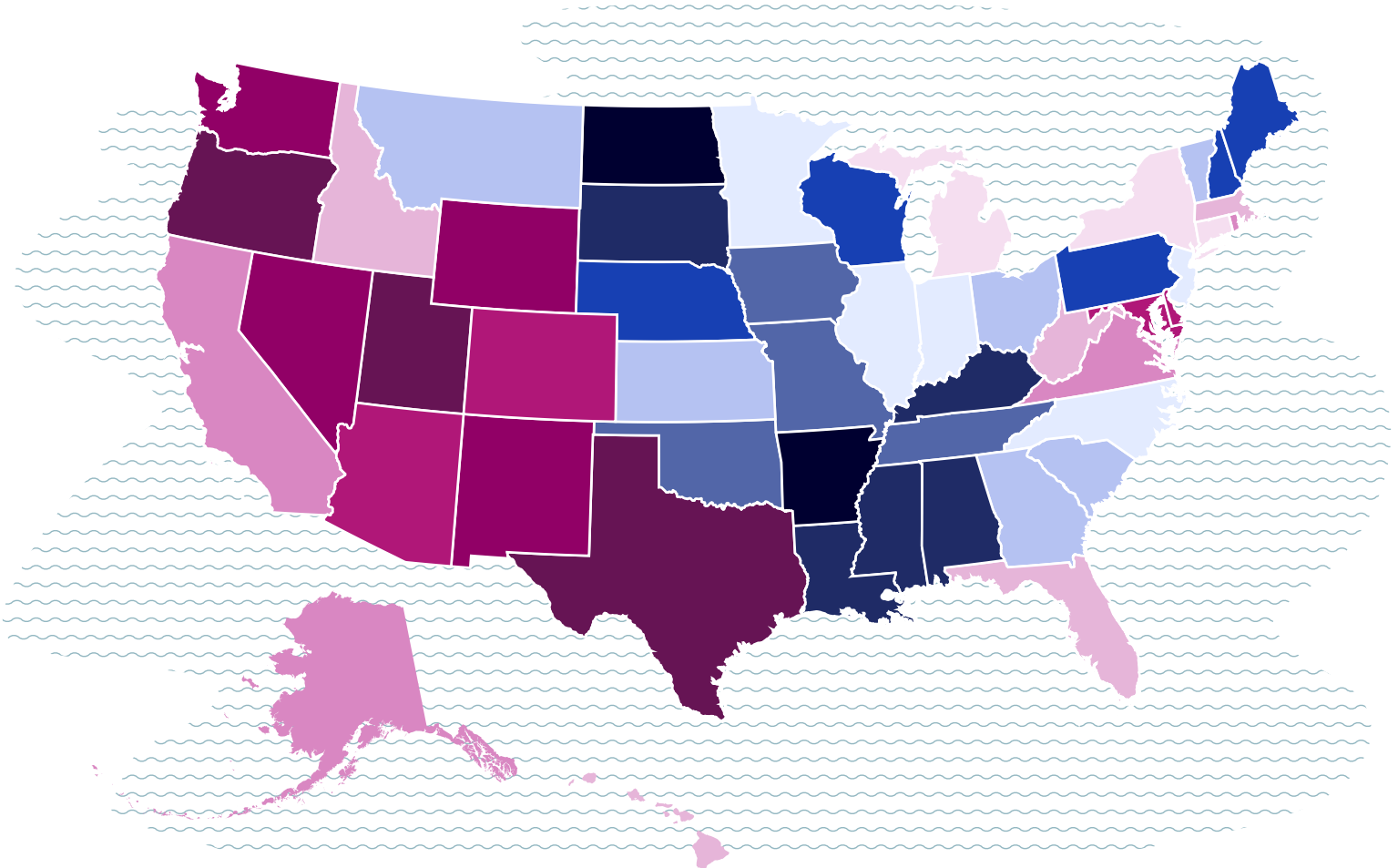
Consequently, it makes a lot of sense for the economic development community at the local, state, regional, and national levels to pay attention to this new workforce.

Figure 2 shows a wide variation in the concentration of female self-employed workers among states and a 17 point difference between Oregon, ranked first, and North Dakota, ranked last.

Figure 3 shows the geographic makeup of female self-employed.

figure 3:

SHARE OF FULL-TIME SELF-EMPLOYED WORKERS WHO ARE FEMALE, 2013



HIGHER THAN AVERAGE

- < 43.2
- < 39.8
- < 44.5
- < 40.4
- > or = 44.5
- < 41.3

LOWER THAN AVERAGE

- < 38.2
- < 35
- < 36.8
- < 33.7
- < 36.1
- < 30.6

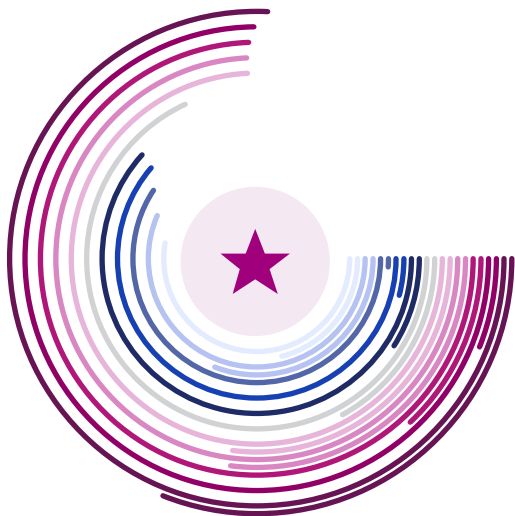
The states with the lowest share of female self-employed are in the central states, particularly the Upper Great Plains. North Dakota ranks 50th with less than 28% of its self-employed workers being female; South Dakota ranks 46th. The southeast region also has lower numbers of self-employed women, with Kentucky, Alabama, Louisiana, Mississippi, and Arkansas ranking 44th or lower.

SELF-EMPLOYED WOMEN BY INDUSTRY AND OCCUPATION

Figure 4 illustrates how the variation between states is even more acute at the specific industry level.

figure 4:

TOP AND BOTTOM STATES FOR FEMALE SELF-EMPLOYED WORKERS BY INDUSTRY



OTHER SERVICES

RANK	STATE	2001-2013 % CHANGE IN TOTAL SELF-EMPLOYED	FEMALE % OF SELF-EMPLOYED
1	Connecticut	31%	75.7%
2	Indiana	6%	74.8%
3	Washington	13%	74.4%
4	Texas	27%	74.2%
5	Utah	27%	74.2%
★	Nation	17%	68.2%
46	Mississippi	(9%)	61.7%
47	New Hampshire	(4%)	61.3%
48	Vermont	(1%)	59.3%
49	North Dakota	31%	56.5%
50	Illinois	21%	52.7%



HEALTH CARE AND SOCIAL ASSISTANCE

RANK	STATE	2001-2013 % CHANGE IN TOTAL SELF-EMPLOYED	FEMALE % OF SELF-EMPLOYED
1	Nebraska	(13%)	93.3%
2	North Dakota	(10%)	92.5%
3	Wyoming	0%	90.5%
4	Minnesota	(15%)	86.6%
5	Virginia	2%	85.9%
★	Nation	10%	76.7%
46	Alabama	15%	69.6%
47	South Dakota	14%	67.8%
48	New Jersey	15%	67.7%
49	Hawaii	(7%)	66.6%
50	Pennsylvania	12%	65.2%

**PROFESSIONAL, TECHNICAL,
AND BUSINESS SERVICES**



RANK	STATE	2001-2013 % CHANGE IN TOTAL SELF-EMPLOYED	FEMALE % OF SELF-EMPLOYED
1	Wyoming	10%	46%
2	Colorado	24%	42.6%
3	Delaware	(28%)	41.8%
4	Idaho	7%	41.6%
5	Maine	28%	41%
★	Nation	14%	35.7%
46	Indiana	17%	29.7%
47	Alabama	8%	29.5%
48	Mississippi	8%	28.4%
49	North Dakota	3%	26.7%
50	Vermont	(1%)	25.6%

RETAIL



RANK	STATE	2001-2013 % CHANGE IN TOTAL SELF-EMPLOYED	FEMALE % OF SELF-EMPLOYED
1	Alaska	(13%)	66.3%
2	Delaware	4%	63.7%
3	New Mexico	(8%)	60.5%
4	West Virginia	(11%)	58.8%
5	Idaho	29%	58.3%
★	Nation	(12%)	46.3%
46	North Carolina	(9%)	42.3%
47	Kentucky	(11%)	42.2%
48	New Jersey	(27%)	41.3%
49	Arkansas	13%	38.6%
50	New York	9%	36.4%

COMMUNICATION



RANK	STATE	2001-2013 % CHANGE IN TOTAL SELF-EMPLOYED	FEMALE % OF SELF-EMPLOYED
1	Iowa	18%	63.1%
2	West Virginia	(7%)	58%
3	Nebraska	23%	57.1%
4	New Mexico	(54%)	52.1%
5	Rhode Island	(19%)	50.9%
★	Nation	24%	34.6%
46	Arizona	(2%)	23.1%
47	South Carolina	(26%)	21.2%
48	Nevada	85%	21%
49	Louisiana	(12%)	18.2%
50	Kansas	(16%)	14.2%

OTHER SERVICES

The “other services” sector contains the largest segment of female self-employed workers, numbering nearly 1.1 million. This sector contains the large personal care industry along with workers employed by households and many other miscellaneous personal care services. More than 68% of the self-employed workers in this sector are women. Connecticut leads the way in this sector with self-employed women making up 75% of workers in this category, while Illinois is last with just more than 50%.

HEALTH CARE AND SOCIAL ASSISTANCE

Nebraska and North Dakota are near the bottom overall in the share of self-employed women; yet in each of these states women dominate self-employed health care workers at more than 90%. South Dakota ranks 47th, with women making up more than two-thirds of its self-employed health care industry.

PROFESSIONAL, TECHNICAL, AND BUSINESS SERVICES

The professional, technical, and business services sector is an important high-wage group of self-employment industries, containing legal and accounting, architecture and design, research and development, and computer and information technology services. Just 36% of the self-employed in these sectors are female, but there is a strong group of female professional services workers in the Mountain West states of Wyoming, Colorado, and Idaho. In these states, self-employed women in professional services comprise more than 40%.

RETAIL

The retail industry is in transition. Retail offers self-employment to about 650,000 Americans, of which some 47% are women. Self-employed women dominate a number of retail sectors, including direct sales; florists; clothing; stationary and gifts; used merchandise; health and personal care; jewelry, luggage, and leather goods; and electronic shopping and mail order. Female self-employed retailers are most common in Alaska, where they make up 66% of overall self-employed retailers and least common in New York, where they comprise 36%.

COMMUNICATION

Self-employment in the communication sector is up 24% since 2001. This broad sector covers all areas of publishing—including news, books, periodicals, and the Internet—along with broadcast journalism, film making, software publishing, and telecommunications. There are about 6,500 self-employed Internet publishers in the nation, averaging about \$45,000 in earnings per year. Thirty-five percent of these web publishers are women.

Slightly less than half of the nation’s wage and salary employees are women, yet women comprise just 38% of full-time self-employed workers. This translates to a self-employment rate of 8% for men and 5.2% for women. The share of self-employed women varies across industries, with women dominating self-employed health care and social assistance workers, education, and the catch-all category of other services, which includes personal care and those working for private households. Women make up relatively few of the nation’s self-employed workers in construction; mining, quarrying, and oil and gas extraction; and transportation and warehousing.

49.6%

SLIGHTLY LESS THAN HALF OF THE NATION’S WAGE AND SALARY EMPLOYEES ARE WOMEN

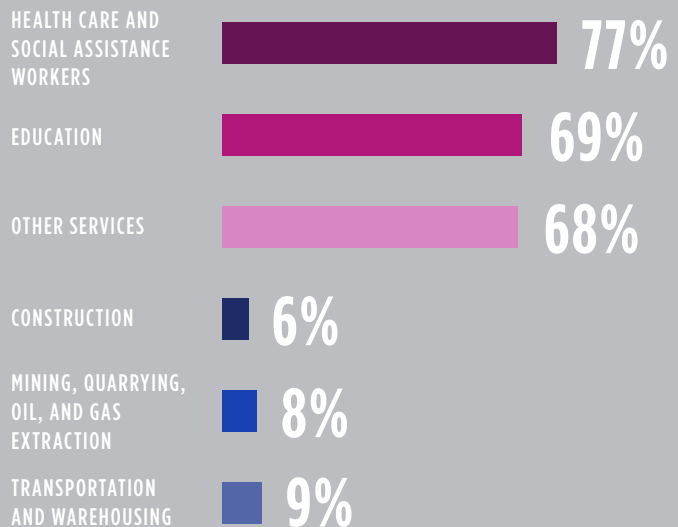


YET

WOMEN COMPRISE JUST 38% OF FULL-TIME SELF-EMPLOYED WORKERS.



THE SHARE OF SELF-EMPLOYED WOMEN VARIES ACROSS INDUSTRIES:



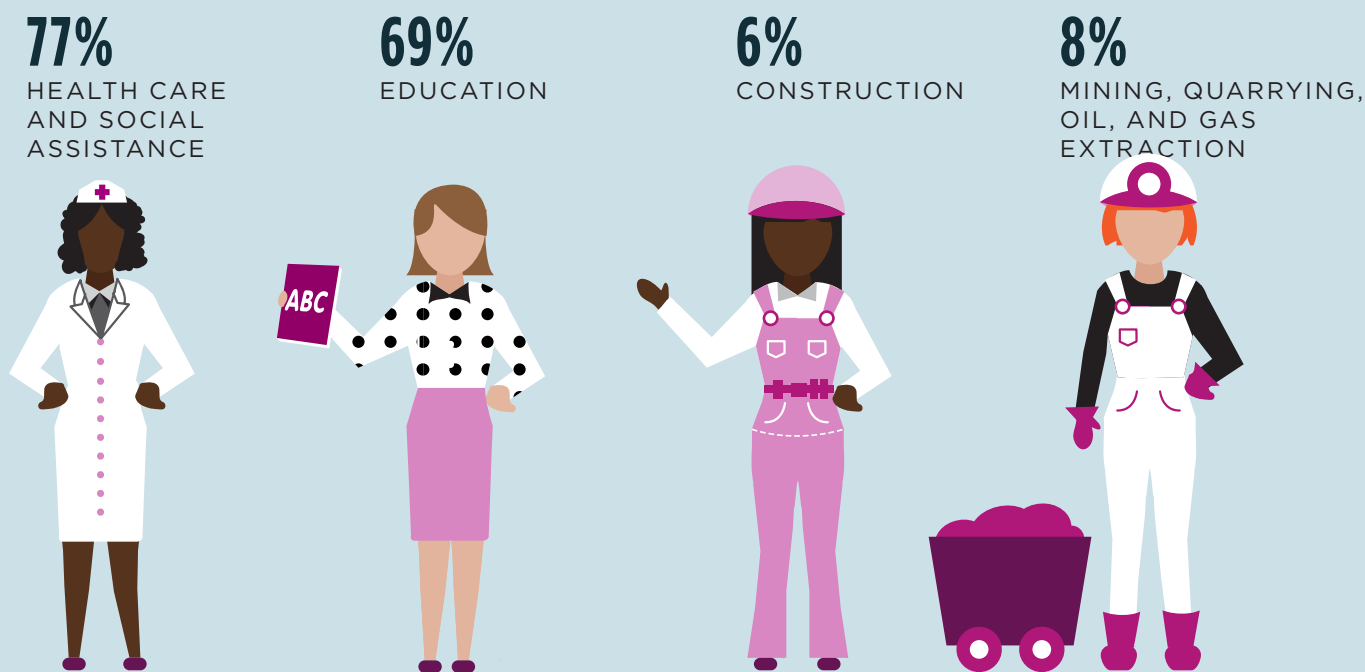


figure 5:

TOP AND BOTTOM STATES FOR FEMALE SELF-EMPLOYED WORKERS BY INDUSTRY

Figure 5 shows female self-employed workers broken down by industry. The government, utilities, and company management industry sectors contain no full-time self-employed workers. These sectors are excluded from the table.

INDUSTRY	2013 SELF-EMPLOYED WORKERS	2001-2013 CHANGE	2013 WAGES SALARIES & PROPRIETOR EARNINGS	FEMALE SELF-EMPLOYED	FEMALE
Other Services (except Public Administration)	1,575,469	17%	\$15,677	1,074,003	68%
Health Care and Social Assistance	873,356	0%	\$39,161	670,046	77%
Professional, Technical, and Business Services	1,147,475	14%	\$39,082	409,208	36%
Administrative, Support, Waste Management, and Remediation Services	943,125	46%	\$17,941	313,853	33%
Retail	649,591	(12%)	\$23,076	301,062	46%
Real Estate, Rental, and Leasing	437,248	8%	\$28,616	201,717	46%
Arts, Entertainment, and Recreation	425,619	25%	\$18,775	184,635	43%
Private Educational Services	235,265	73%	\$17,601	161,552	69%
Construction	1,814,218	9%	\$21,240	103,985	6%
Accommodation and Food Services	216,089	12%	\$20,820	92,843	43%
Agriculture, Forestry, Fishing, and Hunting	541,004	(19%)	\$24,168	89,548	17%
Finance and Insurance	253,650	(24%)	\$43,319	56,936	22%
Manufacturing	205,384	(23%)	\$37,420	50,824	25%
Information	130,476	24%	\$31,473	45,193	35%
Transportation and Warehousing	379,418	18%	\$29,099	34,444	9%
Wholesale Trade	159,637	(21%)	\$35,082	26,940	17%
Mining, Quarrying, and Oil and Gas Extraction	15,562	26%	\$46,618	1,240	8%
Total	10,002,586	9%	\$25,649	3,818,030	38%

Source: EMSI 2013.4 Class of Worker -Self-Employed Note: The government, utilities, and management of companies industry sectors contain no full-time self-employed workers. These sectors are excluded from the table.

figure 6:

U.S. SELF-EMPLOYED WORKERS BY OCCUPATION CATEGORY

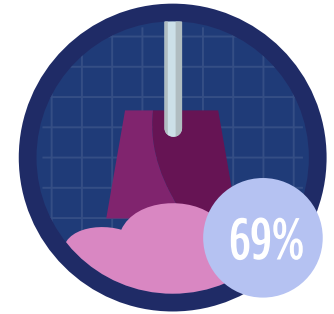
Figure 6 shows U.S. self-employed workers by occupation. Occupations are listed from the highest rate of female self-employment to the lowest.



The highest median hourly earnings go to lawyers, judges, and related workers.



The lowest median hourly earnings go to animal care and service workers.

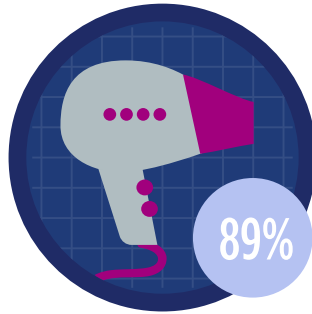


Between 200–2013 self-employment has risen highest with grounds maintenance workers.

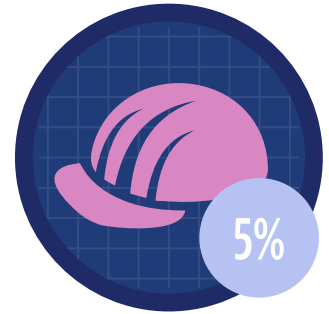
DESCRIPTION	FEMALE WORKERS	% FEMALE	FEMALE SELF-EMPLOYED	% FEMALE	FEMALE SELF-EMPLOYMENT RATE	2001-2013 GROWTH OF SELF-EMPLOYED	MEDIAN HOURLY EARNINGS
Personal Appearance Workers	434,822	89%	376,004	89%	46.4%	30%	\$10.93
Artists and Design Workers	245,152	48%	152,559	60%	38.4%	2%	\$21.68
Media and Communication Equipment Workers	56,603	26%	31,047	32%	35.4%	38%	\$19.73
Other Sales and Related Workers	484,394	56%	230,698	58%	32.3%	3%	\$17.21
Supervisors of Personal Care and Service Workers	96,221	54%	38,415	74%	28.5%	18%	\$17.80
Animal Care and Service Workers	122,268	69%	42,007	62%	25.6%	30%	\$9.69
Media and Communication Workers	315,781	55%	92,854	55%	22.7%	34%	\$24.40
Other Personal Care and Service Workers	2,225,303	78%	643,112	91%	22.4%	13%	\$10.22
Social Scientists and Related Workers	135,589	56%	38,989	66%	22.3%	22%	\$33.76
Building Cleaning and Pest Control Workers	1,912,336	53%	467,649	80%	19.6%	26%	\$10.37
Construction Trades Workers	197,270	5%	46,233	4%	19.0%	16%	\$19.12
Other Management Occupations	1,014,421	46%	216,849	20%	17.6%	(3%)	\$39.75
Entertainers and Performers, Sports and Related Workers	264,606	44%	53,973	30%	16.9%	32%	\$20.33
Grounds Maintenance Workers	155,891	16%	28,218	8%	15.3%	69%	\$11.61
Supervisors of Sales Workerst	673,748	45%	118,278	32%	14.9%	(15%)	\$20.40



Between 2001–2013 self-employment has grown the least with supervisors of construction and extraction workers.



Jobs in personal appearance boast the highest percentage of female workers.



Construction trades have the lowest percentage of female workers.

DESCRIPTION	FEMALE WORKERS	% FEMALE	FEMALE SELF-EMPLOYED	% FEMALE	FEMALE SELF-EMPLOYMENT RATE	2001-2013 GROWTH OF SELF-EMPLOYED	MEDIAN HOURLY EARNINGS
Supervisors of Building and Grounds Cleaning and Maintenance Workers	93,706	34%	16,232	18%	14.8%	31%	\$18.16
Other Teachers and Instructors	825,724	69%	127,902	72%	13.4%	62%	\$15.99
Lawyers, Judges, and Related Workers	260,066	40%	35,689	19%	12.1%	0%	\$53.49
Supervisors of Construction and Extraction Workers	32,070	7%	4,231	3%	11.7%	(30%)	\$28.70
Architects, Surveyors, and Cartographers	33,140	21%	4,024	13%	10.8%	(11%)	\$31.96
Textile, Apparel, and Furnishings Workers	367,646	64%	44,071	57%	10.7%	(8%)	\$10.85
Legal Support Workers	297,952	75%	23,649	75%	7.4%	8%	\$22.67
Tour and Travel Guides	19,634	53%	1,414	16%	6.7%	24%	\$11.89
Other Health Care Support Occupations	1,258,035	88%	73,017	90%	5.5%	26%	\$14.82
Financial Specialists	1,319,769	52%	71,603	32%	5.1%	(12%)	\$30.30
Sales Representatives, Services	866,005	45%	44,434	25%	4.9%	(9%)	\$25.36
Business Operations Specialists	2,201,587	52%	86,037	34%	3.8%	40%	\$30.13
Motor Vehicle Operators	541,032	15%	19,825	6%	3.5%	13%	\$15.50
Forest, Conservation, and Logging Workers	4,180	8%	152	1%	3.5%	(21%)	\$14.92
Advertising, Marketing, Promotions, Public Relations, and Sales Managers	257,069	41%	8,142	31%	3.1%	35%	\$51.75

Source: EMSI 2013.4 Class of Worker –Self-Employed

figure 7:

HIGH-WAGE SELF-EMPLOYED OCCUPATION CATEGORIES

Figure 7 lists occupations paying more than \$20 per hour with the largest numbers of female self-employed workers.

OCCUPATION	2001-2013 % CHANGE	MEDIAN HOURLY EARNINGS	FEMALE SELF-EMPLOYED	FEMALE %
Management Analysts	54%	\$27.99	51,449	32%
Accountants and Auditors	(10%)	\$26.42	42,651	40%
Psychologists	22%	\$32.81	37,321	68%
Lawyers and Judicial Law Clerks	0%	\$37.55	35,625	19%
Therapists	37%	\$29.60	33,867	83%
Counselors	61%	\$20.61	28,104	79%
Insurance Sales Agents	7%	\$21.16	23,587	23%
Registered Nurses	3%	\$20.63	17,513	89%
Miscellaneous Legal Support Workers	18%	\$23.84	16,704	80%
Physicians and Surgeons	(7%)	\$69.65	12,334	17%
Software Developers and Programmers	37%	\$23.28	12,179	19%
Social Workers	35%	\$21.09	11,744	88%
Tax Examiners, Collectors and Preparers, and Revenue Agents	15%	\$21.33	10,707	41%
Sales Representatives, Wholesale and Manufacturing	(22%)	\$20.90	9,764	15%
Market Research Analysts and Marketing Specialists	82%	\$26.33	9,586	47%

Source: EMSI 2013.4 Class of Worker-Self-Employed

Eighty-nine percent of the nation's personal appearance workers are women, and 46.4% are self-employed, the highest female self-employment rate of all the occupations included in this report. The female self-employment rate is also high among art and design workers (38.4%), media and communication equipment workers (35.4%), and other sales and related workers (32.3%).

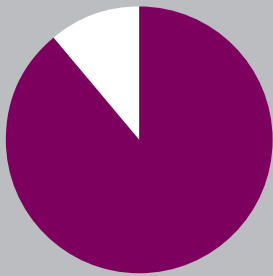
Personal care and health care work cannot be outsourced, and continued population growth across

the nation is likely to drive demand for this type of work, including for the self-employed. However, self-employment is a growing trend in many higher-wage occupations as well.

Self-employed women dominate many occupations involving person-person work, such as psychologists, therapists, counselors, nurses, and social workers. Yet many other self-employed occupation groups remain heavily male, particularly business services, physicians, and software developers.

89%

OF THE NATION'S PERSONAL APPEARANCE WORKERS ARE WOMEN



46.4%

OF FEMALE PERSONAL APPEARANCE WORKERS ARE SELF-EMPLOYED



HIGHEST FEMALE SELF-EMPLOYMENT RATES:

PERSONAL APPEARANCE 46.4%

ART AND DESIGN 38.4%

MEDIA AND COMMUNICATION EQUIPMENT 35.4%

OTHER SALES AND RELATED 32.3%

ADVANCING WOMEN'S BUSINESS STARTUP, GROWTH, AND LEADERSHIP CAPABILITIES

Taking this information into account is imperative when it comes to creating programs that support America's women entrepreneurs and small business owners.

The following six innovative policy and program approaches that are being deployed successfully to create and expand women-owned small businesses, often by or in cooperation with local and regional development organizations. In most cases, the programs that are highlighted employ one or more of the following six best practices:

ADVOCACY ON WOMEN'S BUSINESS ISSUES

Programs raise awareness of government policy or regulatory roadblocks and barriers, assist in capital access, address business issues of particular concern to women, and share best practices for advancing women's businesses.

- **The National Association of Women Business Owners (NAWBO)** builds strategic alliances, coalitions, and affiliations to transform public policy and influence opinion makers.
- **The National Women's Business Council** published the "Best Practices in Supporting Women's Entrepreneurship: A Compendium of Public and Private Sector Organizations and Initiatives."²¹
- **The National Center for Women & Information Technology (NCWIT)** in Boulder, Colorado, raises awareness about the need for and value of more women in computing and IT while promoting IT careers to female high school students.
- San Antonio's city government includes women business owners on its **Small Business Advisory Committee**, ensuring that their voice is heard on issues impacting small business and female entrepreneurs in the city.

NETWORKING

Programs provide online exchanges, face-to-face meetings, or event-based programs to help women build informal and formal networks with other businesses. These networks help women find potential employers or employees and contracting opportunities.

- **The Women's Business Enterprise Council (WBENC)** provides formal MatchMaker programs connecting Corporate Members to WBENC-Certified Women's Business Enterprises (WBEs). These programs are designed to connect the two groups to specifically discuss potential business and sourcing opportunities.
- **The Salt Lake Chamber Women's Business Center** works with the Salt Lake Chamber of Commerce to connect new and aspiring female entrepreneurs to networking opportunities with existing chamber members, providing fledgling entrepreneurs with access to potential clients, partners, and mentors.
- Kansas City's **Athena League** and **Central Exchange** offer networking opportunities for female entrepreneurs and professionals at all stages of their careers.

BUSINESS MANAGEMENT ASSISTANCE AND SUPPORT

Programs include comprehensive training and counseling on a variety of topics, including strategic planning, business plan assistance and competitions, and access to interns.

- **The Women's Business Centers (WBCs)** represent a national network of nearly 100 educational centers throughout the United States and its territories, which help women in starting and growing small businesses. WBCs seek to level the playing field for women entrepreneurs, who face unique obstacles in the business world.

Six best practices for creating female entrepreneurship programs:



Advocacy
on Women's
Business Issues



Networking



Business
Management
Assistance and
Support



Access to
Contracts



Leadership
Development
and Mentoring



Access
to Capital

- Pittsburgh's **Women's Entrepreneurship Center at Chatham University** offers women business owners access to informal board guidance and mentoring through its "MyBoard" program. Consultations include business planning, financial counseling, technology and operational support, and other guidance tailored to the needs of the entrepreneur.
- **Business Empowerment San Antonio** provides women interested in starting or growing a business with access to support services and classes, including a "Small Business Education Boot Camp" designed to teach entrepreneurs the basics of running a business.

ACCESS TO CONTRACTS

Programs include incentives for contracting with women, including set-asides and preference criteria.

- The federal government set a goal in 1994 of awarding at least 5% of the total value of eligible contracts to women-owned businesses.²²
- Large companies offer set-aside opportunities, partially because of their own commitment to creating diversity in the marketplace and their employment base. Sometimes, these companies are federal or state contractors mandated by government agencies to allocate certain amounts of business to minority- or women-owned firms.
- The Pittsburgh metro area's Allegheny County has set goals for contracts awarded to minority- and women-owned businesses, and requests that contractors make good-faith efforts to award contracts to such businesses.
- San Antonio and Bexar County, Texas, have committed to contracting with women-owned businesses in procurement and service contracts.

LEADERSHIP DEVELOPMENT AND MENTORING

Programs focus on developing women's entrepreneurial leadership skills through events that encourage networking and sharing of innovative strategies. These types of programs help women advance their personal and professional leadership and improve business performance.

- **The Center for Women's Entrepreneurial Leadership at Babson College** in the Boston Metro area focuses on "investigating, educating, and celebrating women entrepreneurial leaders of all kinds." The center hopes to be a leader in women's entrepreneurial research and offers programs designed to help aspiring and new female entrepreneurs, including the **Women Innovating Now Lab (WIN Lab)**. WIN Lab gives select students access to entrepreneurship training and mentoring needed to launch entrepreneurial ventures upon graduation.
- Kansas City's **Central Exchange** focuses on providing female professionals with leadership training and professional development opportunities.

ACCESS TO CAPITAL

Programs educate and support women business owners in accessing capital, including instruction on understanding and evaluating funding sources and creating a strong case for financing or equity capital. Programs also include financing or investment funds specifically for women-owned businesses.

- **Women Accessing Capital** is a national program designed to educate women business owners on all steps of accessing capital. Courses provide the necessary tools to competitively seek the appropriate type of funding, obtain capital, and manage a financed firm.
- **OneKC for Women** in Kansas City provides women-owned businesses access to angel investment networks focused on funding women-led startups.
- San Antonio's **Accion Texas** works to provide small businesses, including women-owned small businesses, with access to microlending services and capital support that they may not otherwise be able to find.

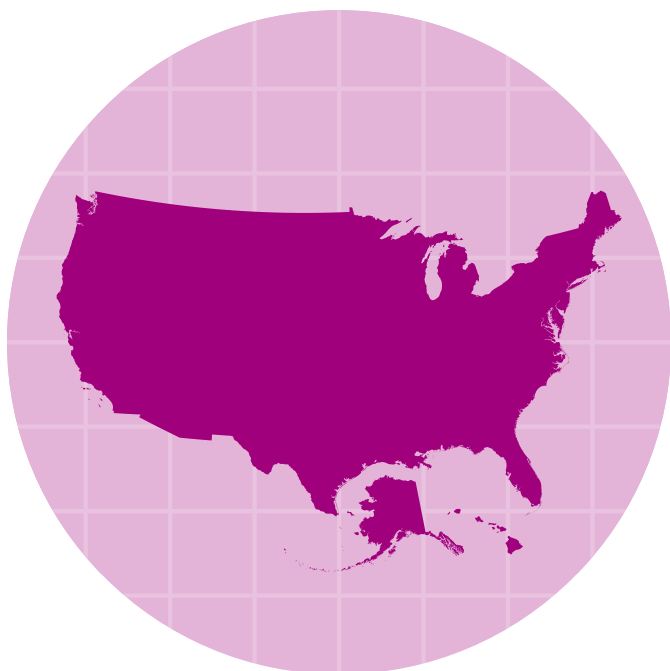
- **The Women's Venture Capital Fund** capitalizes on the expanding pipeline of women entrepreneurs leading gender diverse teams, helping them create capital efficient, high-growth companies in digital media and sustainable products and services.

CULTIVATING FEMALE ENTREPRENEURS: EXAMPLES *in* ACTION

Many local, state, and national agencies work to improve the environment for women entrepreneurs and business owners. This report features five examples of efforts under way to assist women looking to start a business:

The communities and programs highlighted, located in states and regions with varying rates of women's entrepreneurship, have either already experienced success in supporting women's entrepreneurship and are looking to build on existing strengths or are working to increase women's entrepreneurship and leadership in particular communities and industries

needing improvement. Regardless of their location, the communities and programs featured in this report are examples of engaged stakeholders in the public, private, nonprofit, and educational sectors coming together to support women-owned businesses and to help them grow and thrive.



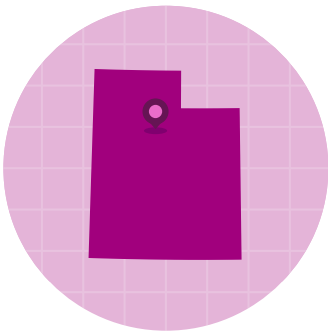
1

NCWIT is working nationally to improve educational, career, and entrepreneurial opportunities for women in science and technology.



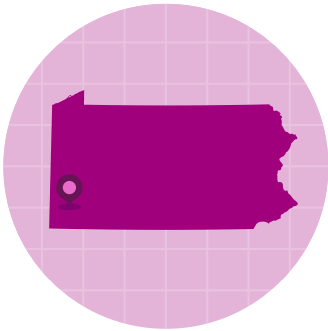
2

A multiagency program in Kansas City is working to support local female entrepreneurs.



3

A strong local chamber of commerce in Salt Lake City leads a collaborative to help women business owners.



4

Pittsburgh's Center for Women Entrepreneurs is bringing together foundation and educational assets to support the development of new women entrepreneurs.



5

City government and nonprofit sector partners in San Antonio are committed to building a “culture of business” to support women’s entrepreneurship.



Information technology is projected to gain nearly 1.4 million jobs through 2020.



NCWIT works to identify talented young women and give them access to networking and educational opportunities.



The center's Entrepreneurial Alliance includes 75 companies focused on placing women in tech jobs, and positioning them to succeed in their careers.

NATIONAL CENTER FOR WOMEN & INFORMATION TECHNOLOGY

STRENGTHENING THE EDUCATIONAL PIPELINE WITH TOMORROW'S FEMALE TECHNOLOGISTS

Projected to gain nearly 1.4 million jobs through 2020, information technology is one of the fastest-growing sectors of the U.S. economy. With advanced technologies in ever-increasing demand, the IT industry is one of the key sources of innovation and ideas behind high-growth, entrepreneurial companies. While demand for professionals to fill computing and technology positions is high, women remain an “untapped talent pool,”²³ receiving only 18% of computing-related bachelor's degrees in the United States.

The National Center for Women & Information Technology (NCWIT) was founded in 2004 through a grant from the National Science Foundation and partnerships with industry and academic sector stakeholders. Comprised of over 500 corporations, academic institutions, government agencies, and non-profits, NCWIT is a community of “change leaders” taking action to more effectively recruit, retain, and advance women in technology.

Starting at the middle and high school level, NCWIT identifies talented young women interested in pursuing a career in computing and technology, giving them access to networking and educational opportunities to keep them on a path toward educational success. The NCWIT **Aspirations in Computing** initiative (aspirations.org), launched in 2007, provides encouragement, visibility, and a sense of community to thousands of young women as they strive to enter a largely male-dominated field. By connecting these talented young women through meet-

ups and gatherings, and providing them with internships, leadership, and scholarship opportunities, the Aspirations in Computing initiative expands and strengthens the pipeline with young women interested in pursuing degrees in computing and technology.

NCWIT also works with colleges and universities through its active **Extension Services** program,²⁴ helping undergraduate programs in computing and technology build “capacity for reaching gender parity.” Extension Services consultants work with computing faculty to reform departmental culture, attract more female students, and implement practices to retain them. Since 2008, more than 50 colleges and universities have taken part in the program, with many making solid progress towards creating a more inclusive environment.

FROM EDUCATION TO ENTREPRENEURS

Bringing women into college computing and technology programs also spurs entrepreneurship and innovation. NCWIT's efforts acknowledge that “in order to get women into technology startups, first we have to get them into college technology programs.” By establishing an increased supply of female technology graduates from college programs around the nation, NCWIT and its members create a female talent pool for technology startups. While NCWIT is not an incubator, it is “trying to create a pipeline of women with experience in tech startups,” by raising the visibility of entrepreneurial job paths and the benefits of working in startups.²⁵

INFORMATION
TECHNOLOGY IS
PROJECTED TO GAIN
NEARLY

1.4

MILLION JOBS
THROUGH 2020

As the backbone of this entrepreneurial focus, NCWIT created its **Entrepreneurial Alliance**. The Alliance, comprising more than 90 companies, encourages progressive startup technology companies to include women in their first technical and computing hires. This increases the possibility of an inclusive culture from the beginning and helps young companies benefit from the diverse technical contributions of women as collaborators and creators of new technology. Additionally, women hired by startups are able to gain invaluable experience in the process of building a new company, creating a pool of women with the ability and innovative spirit needed to launch their own companies.

The Entrepreneurial Alliance also works with venture capitalists to address the issues that women entrepreneurs have in gaining access to venture capital for their companies. Many venture capital networks, largely run and invested in by men, may overlook women-launched companies, creating a challenging situation for female technology entrepreneurs. By bringing venture capitalists and female investors into the network at an early stage, NCWIT works to cut down on barriers to funding as women in technology graduate from working for startups to creating their own.

MORE THAN

50

UNIVERSITIES AND
COLLEGES HAVE
TAKEN PART IN
NCWIT'S EXTENSION
SERVICES PROGRAM

Building awareness is also a major focus of NCWIT's efforts. The initiative provides research and data that makes clear the value women and greater diversity can bring to computing and information technology fields. As part of this effort, NCWIT provides organizations with free tools designed to create change within their organization, supporting their efforts to recruit, retain, and advance more women in technical fields.

NCWIT also raises the profile of notable female innovators and entrepreneurs through its **Entrepreneurial Heroes** series²⁶ and **Symons Innovator Award**. Sponsored by NCWIT's Entrepreneurial Alliance, NCWIT Heroes is a series of podcasts in which successful, creative, and technical women discuss how they first got involved with technology, why they chose to be entrepreneurs, and what advice they would give to young people interested in IT or entrepreneurship. The Symons Innovator Award, named in honor of the late serial-technology entrepreneur Jeanette Symons, recognizes an NCWIT Hero who has successfully built their own successful IT businesses, increasing "awareness about the importance of women's participation in IT innovation and business."²⁷

WOMEN MAKE UP ONLY

25%

OF THE
PROFESSIONAL IT
WORKFORCE

As part of its efforts to increase women's involvement in computing, particularly in business settings, NCWIT and the Entrepreneurial Alliance started a **Pacesetters Program**. This initiative brings together entrepreneurs, business leaders, and educators to work together across corporate and academic boundaries, while committing to increase their organization's number of technical women at an accelerated pace.²⁸ Through this collaboration, the program identifies best practice models to accelerate women's entry to computing and technical fields, sharing these practices and strategies with companies and institutions interested in setting action goals for hiring and educating female technologists. The program seeks to bring net new women into computing, educating and hiring technical women who otherwise might not have pursued or remained in computing careers,²⁹ and creating a larger universe of highly educated, entrepreneurial female technologists.

AN ROI FOR DIVERSITY

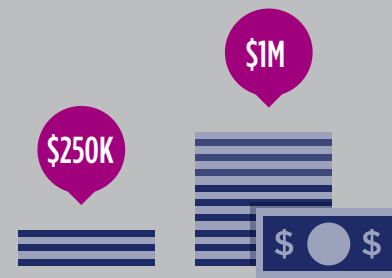
According to research compiled by NCWIT, companies that embrace a more diverse workforce enjoy a return on investment³⁰ by adopting a more inclusive hiring culture. Teams made up of men and women are more open to experimentation and knowledge sharing, perform tasks more effectively, and often outperform less diverse teams.³¹ With women making up only 25% of the professional IT workforce (compared with 57% of the overall professional workforce), there is much ground to be made up, but much potential upside for companies willing to make the effort to embrace diversity.



Central Exchange, a Kansas City women's development organization, was established in 1978.



The region has a long tradition of entrepreneurial development.



The organization supports women-owned businesses with revenue from \$250,000 to \$1 million.

KANSAS CITY

DEVELOPING NETWORKS, BUILDING PARTNERSHIPS, AND WORKING COLLABORATIVELY

The Kansas City area has a long tradition of embracing innovative approaches to entrepreneurship development. As the home of the **Kauffman Foundation**, one of the nation's largest private foundations and its explicit focus on entrepreneurship and education, the Kansas City metropolitan area serves as a proving ground for new ideas, approaches, and pilot programs aimed at spurring business creation and bolstering entrepreneurial activity.

Kansas City's drive to jump-start women's entrepreneurship is no exception, with the metropolitan area boasting several innovative and collaborative programs and partnerships explicitly designed to help women start and grow businesses and create jobs. The region's strong support structures have created an environment where the "entrepreneur space is being seeded and invested in by many groups,"³² providing multiple points of network access for aspiring female entrepreneurs and a wide array of opportunities for partnership and interagency collaboration.

Beyond foundational champions, the city and business community in the Kansas City metro area embrace entrepreneurship and women-owned businesses as tools for increasing regional economic vitality. The Kansas City Chamber has set making Kansas City "America's Most Entrepreneurial City" as one of its "Big 5" goals for economic development. As part of this effort, local business leaders have committed to hiring project leadership and partnering with the Kauffman Foundation and **UMKC's Bloch School of Management** to identify and act on the needs of local small businesses, including female entrepreneurs.³³

Mayor Sly James of Kansas City, Missouri ³⁴ is an advocate for increased women's entrepreneurship, working with other regional partners to launch a **Women's Empowerment (WE)** initiative in the city focused on making "Kansas City an ideal place for women to live and to do business." As part of this WE initiative, the mayor and community partners hope to examine the way the city does business and interacts with women in order to address the underrepresentation of women in business and leadership in the community and "develop a blueprint of strategies" to make Kansas City's government a "conduit of success" for women in the city.³⁵

ALIGNING EFFORTS

To make better use of its resources in promoting women's entrepreneurship, regional stakeholders came together to create **OneKC for Women**. Launched in 2009, OneKC for Women is an alliance of organizations focused on providing career and business support services to women in the Kansas City community. The alliance consists of the Women's Employment Network, the Women's Business Center, and the Women's Capital Connection. By bringing together groups focused on helping low income women and entrepreneurs, as well as providing access to investment capital, OneKC for Women offers a one-stop shop, giving services to women at all stages of the professional and business development process.

OneKC for Women also works with a network of partner organizations, including high-profile nonprofits such as the Kauffman Foundation, to connect female entrepreneurs to a strong network of support services and other useful resources. OneKC for Women offers female entrepreneurs a variety of services and opportunities for enrichment, including educational seminars, mentoring, and access to angel investment networks. The program also works with the Kauffman

THE KANSAS CITY
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MAKING KANSAS CITY
“AMERICA’S MOST
ENTREPRENEURIAL CITY”
AS ONE OF ITS

“BIG 5”

GOALS FOR ECONOMIC
DEVELOPMENT

CENTRAL EXCHANGE HAS
MORE THAN

1,100

MEMBERS

Foundation to offer female business owners in-depth training through its **FastTrac NewVenture** classes, helping new entrepreneurs test the feasibility of business concepts before launch.³⁶

The Kansas City region’s emphasis on entrepreneurship is part of its larger goal of attracting more young women professionals to the area. One new initiative, the Athena League, brings together young female entrepreneurs and established business community leaders to offer support, mentoring, and inspiration to “aspiring and established female entrepreneurs” in the Kansas City metro area. A central goal of the group is to give women interested in entrepreneurship “a safe place where they can network and where they can bond with people who look and sound like them.”³⁷

TAKING THE NEXT STEP

While foundational support and local leadership have created a situation where “Kansas City is ripe with entrepreneurial resources,” local women’s entrepreneurship champions still see gaps in need of increased focus and are working to address them. While the metro area has “many, many resources for startups,” there can sometimes be a lack of support mechanisms for established businesses, including women-owned businesses, according to CiCi Rojas, CEO of **Central Exchange**, a Kansas City organization focused on women’s leadership, business, and professional development. Rojas and Central Exchange have, among their other initiatives, focused on offering support to “broadening entrepreneurs.” These are women-owned businesses with revenue in the \$250,000 to \$1 million range, in need of support and guidance to take the next steps toward growth and expansion.

Established in 1978, Central Exchange has more than 1,100 members including entrepreneurs, local leaders, and young professionals. Entrepreneurs make up the fastest-growing segment of the organization’s membership base, as more women launch ventures and seek venues for “meaningful networking” and professional development. With partners including the regional chamber and **Women’s Business Development Center**, Central Exchange is “investing more time and effort in that space,” working to help already established female entrepreneurs move to the next level by providing opportunities for networking and access to regional business leaders and resources. Looking to further the development a culture friendly to women business leaders in the region, the organization launched a “win|win” campaign. The **win|win initiative**, supported by multiple public and private sector sponsors, promotes the development of work environments that actively advocate for “the development and advancement of women,” including at the board level. Companies and organizations that support the campaign pledge to embrace the initiative’s goals and share best practices for implementing a female-friendly business leadership culture.

BUILDING ON A STRONG FOUNDATION

With the leadership of the Kauffman Foundation, local government officials, and business leaders, along with the strong regional support for women’s entrepreneurship, the Kansas City region has a solid foundation for continued growth in women-owned business. However, even with the “bigger spotlight” provided by Kauffman and the added tools it brings to bear, building awareness remains a key part of the formula for making full use of the region’s new partnerships and deep resources. By shining a light on the value that women-owned business can bring to the economic table, local advocates plan to ensure that female innovators and leaders play a key role in making Kansas City one of the most entrepreneurship-friendly cities in the nation.

SALT LAKE CHAMBER

BUILDING A PUBLIC-PRIVATE PARTNERSHIP TO SUPPORT WOMEN'S ENTREPRENEURSHIP

The Salt Lake Chamber Women's Business Center

(WBC) in Salt Lake City, Utah, is one of a national network of nearly 100 such centers around the nation supported by the Small Business Administration (SBA) and "designed to assist women in starting and growing small businesses."³⁷ However, unlike many such centers, the WBC is operated as a nonprofit organization within the Salt Lake Chamber of Commerce, giving it access to a unique set of tools and resources to aid female entrepreneurs.

AN EXPANDED TOOLBOX

According to Ann Marie Thompson, program director at the Women's Business Center, this organizational structure enables the WBC to integrate its efforts into those championed by the existing business community of Salt Lake City and Utah, providing women business owners with an expanded range of options and opportunities. Women participating in WBC programs are not required to be chamber members but are able to benefit from the affiliation.

While the WBC offers a variety of services common to many national Women's Business Centers, being located at a chamber gives the WBC staff and program participants access to multiple resources, including opportunities to meet and network with established chamber business members. By plugging new female entrepreneurs into chamber events and connections, the WBC can help businesses identify potential partners and access existing business networks. Existing businesspeople tend to "buy from people they know," which makes networking opportunities for new women-owned businesses with existing businesses all the more valuable in getting up and running.³⁹

Being located in a relatively unique junction between the public and private sectors also allows the Women's Business Center to expand the range of offerings to program participants and magnify the voice of new businesswomen. The WBC clients have access to numerous chamber educational and outreach events, helping them build capacity and expanding the voice of fledgling female entrepreneurs in the regional business community.

The WBC's training activities are also enhanced, as it is able to draw on a pool of talented and experienced entrepreneurs and business leaders from the chamber membership to offer classes, seminars, and mentoring.

The Salt Lake Chamber, as an advocate for business in Utah, also expands possibilities for outreach to female entrepreneurs, offering a platform to promote the opportunities and challenges facing women-owned businesses. As Thompson puts it, the Chamber "has a loudspeaker" that otherwise may not be available to promote the value of women's entrepreneurship and market WBC services to aspiring female business-owners.

OPENING INTERNATIONAL OPPORTUNITIES

As part of its efforts to enhance small business development, the SBA has expanded the focus Women's Business Centers place on promoting international trade. The WBC finds itself well placed for such efforts. The Salt Lake Chamber has an affiliation with the **World Trade Center Utah**, an organization linked to a network of 330 trade centers worldwide "that facilitates international trade and investment."⁴⁰ The close chamber ties to the trade center enable the WBC to plug clients directly into assets and trade information, working in partnership with trade promotion stakeholders throughout the state. The trade center, the WBC, and the Salt Lake Chamber share staff; this arrangement creates an environment where advocates of both women's entrepreneurship and trade constantly work together. This provides smooth access to trade programs for women-owned businesses working with the WBC. In addition, the WBC has added international trade to orientation classes, ensuring that female entrepreneurs are informed about the international business opportunities as well as local ones.

The WBC also offers women entrepreneurs educational sessions on finance, sales, and marketing. Low-cost, biweekly classes on business essentials and tools for jump-starting a business are also given throughout the year. The WBC also hosts monthly **Business Women's Forums**, providing events aimed at developing leadership skills, discussing issues facing entrepreneurs and networking with other local women business owners. In addition, the WBC also offers a **"Grow" initiative**, which provides new entrepreneurs with mentoring and networking opportunities, helping female entrepreneurs make connections and access the information they need to succeed.

A BUSINESS-FRIENDLY STATE

According to Thompson, Utah is generally a “great place to do business,” with government officials doing their best to make it easy to start a business and maintaining an easily accessible wealth of information to share with interested entrepreneurs. Utah’s institutions of higher education have also partnered with the WBC to boost female entrepreneurs in the state, creating community partnerships to provide support services to new business owners. Students in business-related programs are able to work with entrepreneurs, creating a mutually beneficial situation where “students get real life experience, and (WBC) clients get real help” in improving their business.

As the only major women’s entrepreneurship center in the state, the WBC also extends its outreach services to rural entrepreneurs in isolated portions of Utah. Women starting businesses in such communities can face issues when it comes to accessing capital, and distance from the center can make accessing classes and information more difficult. To deal with such challenges, the WBC takes referrals from its network of partners and allies around the state, which work to direct new entrepreneurs to the services offered. The WBC also extends some services to men and minority-owned businesses, providing some specialized training and expanding its reach and exposure in the region.

PUBLIC-PRIVATE COLLABORATION

As an SBA-chartered organization within a private business advocacy organization, the Salt Lake Chamber Women’s Business Center occupies a sweet spot for entrepreneurship development, bringing the resources of the government together with the know-how and business savvy of the private sector. Working through the WBC, advocates for women’s entrepreneurship in Utah are able to marshal regional resources to support the women of Utah as they seek to build the next generation of women-owned businesses on the booming Wasatch Front.

Rural Entrepreneurship: Supporting Women-Owned Enterprise Off the Beaten Path

While technological advancement has helped alleviate the isolation of rural Americans, rural entrepreneurs still face the inherent challenges of “low population density and remoteness, with their implications for access to markets, capital, labor, peers, and infrastructure.”⁴¹ In addition to being isolated from support networks and potential customers, aspiring entrepreneurs in rural areas also face local cultural norms that are skeptical of the risks associated with entrepreneurship. These factors can make the already difficult task of starting a business even more challenging.

To help women interested in becoming entrepreneurs thrive in rural America, a variety of innovative programs have been established offering outreach and support tailored to their needs and challenges. As part of its Rural Enterprise Assistance Project (REAP), Nebraska’s Center for Rural Affairs created a **Women’s Business Center**⁴² focused on supporting women-owned businesses and rural female entrepreneurs throughout the state. Seeking to overcome barriers of distance, the program operates as a “center without walls,” offering extension-type services through a statewide network of business service specialists. The center also offers educational programs tailored to the needs of rural entrepreneurs, including sessions related to Internet-related business.

The program includes groups for networking and training and connects women-owned businesses in rural settings to federal contracting opportunities and financing. It has won awards for its efforts to support rural microenterprise and offers support for e-commerce and Internet-based businesses, vital fields for isolated rural entrepreneurs interested in accessing wider markets.

Handmade in America’s **Appalachian Women Entrepreneurs**⁴³ (AWE) program works to connect rural female entrepreneurs in rural, Western North Carolina to the resources, networking opportunities, and marketing information they need to launch successful small businesses. The program is built around “business networks” established in regional communities, which help women in isolated regions access business resources. The program focuses on supporting women entrepreneurs producing crafts and other related handmade products for market. Since its launch, AWE has hosted two conferences focused on bringing female entrepreneurs from the region together to network, learn from each other’s experiences, and build a regional support structure. By unleashing the power of female entrepreneurs, the goal of the program is to bring growth to a region traditionally marked by higher than average economic distress and unemployment.

One area of progress and success for rural women entrepreneurs can be found in the traditionally male-dominated field of agriculture. According to U.S. Department of Agriculture data, the “share of U.S. farms operated by women nearly tripled over the past three decades,” reaching 14% of all farms in the last reported Census of Agriculture.⁴⁴ More than 300,000 women are now primary operators of an American farm, with more than one million women serving as a primary or secondary operator of a farm in the United States. While many women-operated farms remain small in size, there has been growth in all sales classes, with female farmers showing a propensity to move into specialty fields, including “poultry and eggs, specialty crops, grains and oilseeds, and dairy.”⁴⁵ Still outnumbered by men, more and more entrepreneurial women have moved into farming and ranching, allowing women to increase their “share of farms in every sales class during the past 25 years.”⁴⁶

PITTSBURGH

STEPPING UP TO SUPPORT ASPIRING WOMEN ENTREPRENEURS

Pittsburgh's history as a center of industry has left it with a disproportionate number of large, wealthy foundations, giving it, according to some figures, the second-highest amount of foundation dollars per capita in the country.⁴⁷ These foundations are strongly committed to the community and have invested heavily in entrepreneurial support institutions and initiatives.

INVOLVING MORE WOMEN

Under the aegis of this strong support infrastructure, a number of organizations and foundations in the city have committed to support the expansion of women-owned business. One of Pittsburgh's notable advocates for women's entrepreneurship is **Chatham University's Center for Women's Entrepreneurship (CWE)**. Created in partnership between Chatham and several Pittsburgh-based foundations, the CWE offers "entrepreneurial education and training, mentoring, and networking" opportunities for female entrepreneurs in Pittsburgh. Backed by private sector sponsors, the center has built specific training programs for both startups and established businesses looking to grow. Chatham, a private, women's undergraduate college and coeducational graduate school, launched the program in 2005 to provide education and training for female entrepreneurs.

As part of its pro-entrepreneurship activities, the CWE operates **MYConsultingCorner**, a program connecting interested women-owned businesses in the Pittsburgh

area with teams of Chatham University business students. The goal of the program is to turn student M.B.A. projects into a "client field program" to pursue projects that support the participating business while offering female students hands on experience in entrepreneurship. An "Executive in Residence" works with the students and business owner to tailor the projects and guide them to successful completion.

The CWE also offers business basics workshops and multiweek courses in business startup and growth strategies. Enrollment in training programs includes a membership in the CWE, offering entrepreneurs access to networking events, marketing tools, and basic consulting services designed to help new businesses analyze their Web and social media needs.

SETTING THE STAGE FOR GROWTH

According to CWE program assistant Patricia Decker, achieving \$1 million in revenue can prove to be "the elusive mark for female-owned businesses."⁴⁸ Nationally, only one in five businesses with more than \$1 million in revenue is owned by a woman.⁴⁹ CWE's **MyBoard** program is designed to help women-owned businesses overcome barriers to expansion by matching "growth-stage women-owned businesses" with a team of mentors to help guide the entrepreneur. The mentors act as an executive board, meeting with the participating entrepreneur several times over the course of a year to help the business take steps toward growth. The consultations can include business planning, financial counseling, operational support, or other tailored guidance.



PITTSBURGH
FEATURES THE

2ND HIGHEST

AMOUNT OF FOUNDATION DOLLARS PER
CAPITA IN THE COUNTRY

ALLEGHENY COUNTY
HAS SET A GOAL TO
HAVE

13%

OF ITS BUSINESS GO
TO **MINORITY-OWNED
SUBCONTRACTORS**

AND AN ADDITIONAL

2%

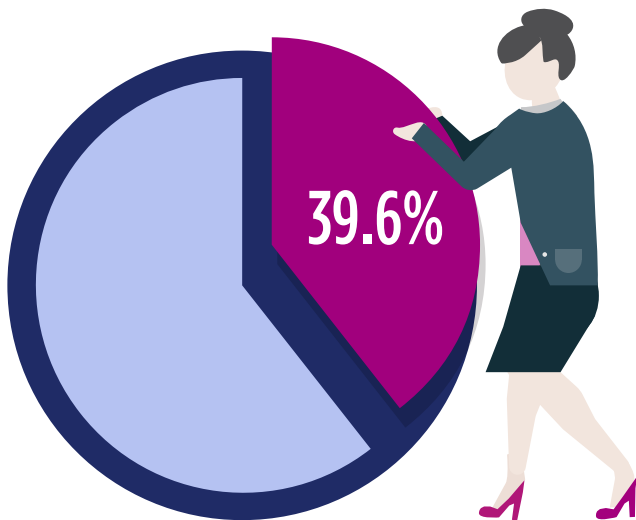
TO **WOMEN-OWNED
BUSINESSES**

MAKING AN EFFORT TO SUPPORT WOMEN-OWNED BUSINESSES

With a multitude of foundational, private, governmental, and educational stakeholders involved in championing women’s entrepreneurship, there is need for coordination and alignment. According to Decker, local and regional government stays engaged, and the city’s foundations work together toward a common goal of supporting women-owned businesses.

Allegheny County, home to the city of Pittsburgh, maintains a Department of Minority, Women and Disadvantaged Business Enterprise, which helps women- and minority-owned businesses grow, thrive, and seek government contracting opportunities. The county has established rules requiring contractors to make a ‘good-faith effort’ to hire minority- or women-owned subcontractors and has set a goal to have 13% of its business go to minority-owned businesses and an additional 2% to women-owned businesses. In some areas, these goals have been exceeded, such as 39.6% of public works contracts with the county going to women-owned businesses in 2012.⁵⁰

The city’s strong entrepreneurial culture and deep entrepreneurial support system, including incubators, tech centers, small business development centers, the SBA, and local universities, provide a variety of resources for female entrepreneurs. According to Decker, Pittsburgh women’s business stakeholders have a “general recognition that there are plenty of people” looking to get involved and start businesses, and are committed to collaboration. At the end of the day, the “sheer number of entrepreneurs allows for a lot of opportunities.” As a result, those involved in supporting women entrepreneurs are able to ask, “How can we serve these people better?”⁵¹ By complimenting and building on the city’s already strong foundation for entrepreneurial development, programs such as the CWE have built strong working relationships around the realization that “everybody wants more small businesses”⁵² in the city of Pittsburgh. Tapping the knowledge, skills, and abilities of the city’s entrepreneurial women is one way that Pittsburgh can make that goal a reality.



39.6%

**OF PUBLIC WORKS
PROJECTS** IN THE
COUNTY WENT TO
WOMEN-OWNED
BUSINESSES IN 2012



City leaders have worked to ensure that the voices of female entrepreneurs are heard throughout the policy process.



Programs and government services are designed to support entrepreneurial efforts.



The Business Empowerment Plan includes a small business education boot camp and mentor-protege assistance for women business owners.

SAN ANTONIO

BUILDING A “CULTURE OF BUSINESS” THROUGH WOMEN’S ENTREPRENEURSHIP

Home to a solid economy and strong entrepreneurial climate, San Antonio’s leadership has made efforts to ensure that business and government work together actively and constructively to promote a “culture of business” throughout the city. Support of women-owned business plays a key role in these efforts, tapping into an engine of job creation and economic prosperity for a growing region.

EMPOWERING WOMEN’S ENTREPRENEURIAL DRIVE

Leadership in San Antonio has worked to provide programming and government services designed to support entrepreneurial efforts by all members of the community, including women. **Business Empowerment (BE) San Antonio** is a partnership between the city, Alamo Community Colleges, and the South Central Texas Regional Certification Agency and focuses on providing support to small, women-owned, and minority-owned businesses in the San Antonio region. Female entrepreneurs are able to take part in the program’s two-stage “Business Empowerment Plan,” which includes an initial small business education boot camp followed by a mentor-protégé and bonding assistance program for participating entrepreneurs.

Entrepreneurs in BE San Antonio’s boot camp can take part in eight different classes designed to help them increase the success of their new or existing venture. The mentor-protégé program offers follow-up guidance to ensure that new businesses grow and thrive, while the bonding assistance program helps women-owned

small businesses improve their credit. The program helps them become bondable, increasing their potential of being awarded contracts from the city and other local government or private entities. Many of the program’s participants are already established business owners looking to brush up on their business skills with an eye toward expansion. Program providers work to help these women find ways to expand their skills and identify steps for success. By emphasizing “joint efforts” and working together to support women-owned business, the city has been able to build a strong foundation for public-private partnership.

Support of small businesses, including women-owned businesses, has been a central focus of the city’s economic development efforts. Its small business office is located within its **Economic Development Department**, and city officials ensure that entrepreneurs are involved in projects throughout the community. Looking to ease regulatory burdens, San Antonio has embraced a one-stop concept for entrepreneurs interacting with city government. The city’s small business center works to ease interactions with government departments by giving aspiring entrepreneurs one point of contact to deal with permitting and other regulatory issues. The city also provides advocacy services to help business owners through the stages of launching or growing their business. These services provide women interested in building a business a guide through the licensing, permitting, and regulatory processes in the city.

San Antonio leaders have also worked to ensure that the voice of women business owners is heard throughout the policy process. The city maintains a **Small Business Advisory Committee** made up of 11 entrepreneurs to give city policymakers guidance on small business issues. The

FEMALE
ENTREPRENEURS ARE
ABLE TO TAKE PART IN
BE SAN ANTONIO'S
TWO-STAGE
"BUSINESS
EMPOWERMENT PLAN"

SAN ANTONIO WAS
ONE OF **THE FIRST**
4 CITIES
TARGETED AT ACCION'S
PROGRAM LAUNCH

SAN ANTONIO'S WOMEN'S
CHAMBER OF COMMERCE
WAS FOUNDED IN
1988

THERE ARE MORE THAN
50,000
WOMEN BUSINESS OWNERS
IN THE SAN ANTONIO
METRO AREA

committee, which includes several female entrepreneurs, also provides direction on programs and policies designed to ensure that more women- and minority-owned businesses are able to do business with the city through its contracting process.

Bexar County, home to most of San Antonio, has also committed to support women-owned businesses, through its **Small, Minority, Women, and Veteran Owned Business Enterprise program**. County projects and procurement agencies actively seek to contract with women-owned businesses, offering guidance and connections to other business support stakeholders, helping women entrepreneurs more easily do business with government.

PUTTING ENTREPRENEURIAL SPIRIT INTO ACTION

Nonprofit organizations have stepped up to support women business owners in San Antonio. Accion, one of the nation's leading microlenders, is an active participant in supporting women's entrepreneurship in the region. Modeled after successful entrepreneurship and lending programs in Latin America, **Accion Texas** focuses on providing credit and services to small businesses and entrepreneurs that do not have access to loans from commercial sources. San Antonio was one of the first four cities targeted at the program's launch in the United States in the early 1990s.

While Accion works to support all types of entrepreneurs, the program offers outreach and support tailored to women entrepreneurs through its Women's Business Center. In addition to connecting women interested in starting a business to Accion lending resources, the center offers a variety of training sessions, business counseling, and planning. The center also works with other community partners to host business roundtable meetings where aspiring female entrepreneurs can meet successful business owners and experts to learn how to get a new business up and running.

BROADENING THE ENTREPRENEURIAL SUPPORT SYSTEM

The metro area is home to multiple chambers of commerce, many of which provide programming and events focused on highlighting and supporting women business owners. The city is also home to the **Women's Chamber of Commerce**, founded in 1988. The chamber serves as an educational organization, connecting female entrepreneurs to leadership and business skills training. Larger businesses have also helped build the entrepreneurial base by committing to contract with local small businesses, including women-owned ventures. **The National Association of Women Business Owners** is also active in the city, providing representation, education, networking, and policy advocacy for the more than 50,000 women business owners in the San Antonio metro area.

In addition, colleges and universities in the city are active stakeholders in supporting the growth of women's entrepreneurship in San Antonio. The University of Texas at San Antonio operates a small business development center out of its **Institute for Economic Development**, providing services and outreach to all entrepreneurs, including women. The center hosts meetings and workshops designed specifically for women entrepreneurs through educational and networking opportunities.

CONCLUSION

Though certain pockets of the country have higher levels of female entrepreneurship than others, our research shows that any community with determination can build a supportive network for its local women-owned businesses. The communities and programs highlighted in this report are only a snapshot of the work that is under way across the country to continue growing women's entrepreneurship. The U.S. Chamber of Commerce Foundation recognizes the hard work of these and other programs that are working tirelessly to create jobs, solve problems, and strengthen America's long-term competitiveness. It is clear that when communities help women in business succeed, they ultimately help America succeed as well.



THE CENTER FOR WOMEN IN BUSINESS

The Center for Women in Business (CWB), a unique program of the U.S. Chamber of Commerce Foundation, advances women business leaders. CWB facilitates networking and mentoring opportunities for women in all stages of their careers, promotes opportunities for women to serve on corporate boards and in the C-suite, and builds a robust network of entrepreneurs to encourage peer-to-peer networking, education, and professional growth.



U.S. CHAMBER OF COMMERCE FOUNDATION

THE U.S. CHAMBER OF COMMERCE FOUNDATION

The U.S. Chamber of Commerce Foundation (USCCF) is a 501 (c)(3) nonprofit affiliate of the U.S. Chamber of Commerce dedicated to strengthening America's long-term competitiveness by addressing developments that affect our nation, our economy, and the global business environment.

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