

**CHARACTERISTICS AND NEEDED ASSISTANCE OF HISPANIC WOMEN BUSINESS OWNERS:
EMERGING ENTREPRENEURS**

By

**Marilyn Young
University of Texas at Tyler
myoung@uttyler.edu**

and

**Isaura B. Flores
University of Texas at Tyler
iflores@uttyler.edu**

ABSTRACT

This study examines the personal and business characteristics of Hispanic women business owners. Also, comparisons were made according to gender. Only two differences were seen in that more women had businesses in the wholesale area than men. Further, women owners have a greater need for a business plan and methods to generate sales than their male counterparts. No differences existed between personal and business characteristics. Women mentioned the need to improve English and computer skills. Also, they perceived success criteria to be improvements in accounting, advertising, public relations, finance, and marketing. Discussion includes the specific counseling and implications for agencies to assist and provide information with a focus on business plan and marketing.

INTRODUCTION

This growth in the Hispanic population has had an economic significance for understanding the expansion of ethnic-owned and operated businesses (Raijman & Tienda, 2004; Light & Gold, 2000). Further Hispanic entrepreneurs have proven to be highly industrious in finding alternative ways of earning a livelihood, including informal self-employment (Tienda & Raijman, 2004).

Although minority-owned businesses are a fast growing segment, owners still face significant challenges, including access to capital and competition from larger firms. Although research has been conducted regarding success factors and methods to secure capital, the need remains to increase efforts to provide assistance to the minority segment. For instance, many Hispanic business owners have used outside sources, such as vendors and suppliers, Chambers of Commerce, and private consultants. It is not surprising that a large proportion of businesses have used suppliers and equipment vendors who understand the specific industry and may be readily available (Flores & Young, 2008). Both education and government agencies have seen a continued emphasis on minority-owned business entrepreneurship and have developed a variety of outreach programs.

Further, since minority-owned businesses may have the greatest need for outside assistance, this study examines the nature of providing effective assistance and information.

LITERATURE REVIEW

Hispanic women entrepreneurs lead the Hispanic business growth by starting businesses at a rate six times the national average. Hispanic women entrepreneurs come from a culture that values a tightly knit family unit. For instance, when one Hispanic woman starts a business, it makes entrepreneurship easier for another Hispanic woman, as the women can support each other. As an indicator of the growing economic and political influence of the U.S. Hispanic community, the national Hispanic Chamber's membership base has grown 70% over the last two years to more than 215 local Hispanic Chambers of Commerce and trade and business associations (Whittaker, 2006).

The Small Business Administration (Office of Advocacy, U.S. Small Business Administration, 1999) reported the following ethnic minority statistics:

1. Hispanic-owned businesses, accounting for 1.4 million of the 3.25 million total, were the most numerous, followed by Asian-owned businesses (1.1 million) and black-owned businesses (880,000). In 1987-1997, the number of Hispanic business grew 232%; Asian, 180%; and black, 108%.
2. Average revenue per business according to ethnicity were: Asian-owned, \$250,000; Hispanic-owned, \$130,000; and black-owned, \$70,000.
3. Growth in revenue during 1987-97 was 463% for Asian-owned; 417% for Hispanic-owned; and only 109% for black-owned businesses.

Recent U.S. census data reported that Hispanic-owned small businesses grew 31% between 1997 and 2002, three times the national average for all businesses according to the *Survey of Business Owners: Hispanic Owned Firms: 2002*, (U.S. Census Bureau). This report shows important highlights

related to Hispanic owned businesses; for example, there were 29,184 Hispanic-owned firms with receipts of \$1 million or more and 1,510 Hispanic owned firms with 100 employees or more, generating more than \$42 billion in gross receipts.

According to previous reports, Hispanic businesses experienced a 195% increase in receipts, almost three times higher than the percent increase experienced for all U.S businesses during 1997 (Shim 1998). This trend is most likely to continue due to the Hispanic community growth and the immigration rate. Presently, 35.2 million Hispanics are in the U.S. which consists of 12% of the country's total population. Estimates indicate this trend will have an impact on this visible community, since the Hispanic population grew nearly 60% during the last decade and represents the fastest growing workforce (Trujillo, 2002).

Hispanic Women Business Owners

While minority women entrepreneurs have increased their numbers in non-traditional industries such as construction, mining, engineering, and wholesale trade in the last decade, the majority remain concentrated in lower paying industries such as services and retail trade. The results indicate that women entrepreneurs in non-traditional industries across racial lines do differ on various characteristics. Hispanic women entrepreneurs had the most profitable ventures and larger businesses according to ethnic differences (Smith-Hunter & Kapp, 2009).

Robb (2002) found black- and Hispanic-owned businesses fared worse than white-owned businesses. Women owners fared worse than those owned by men; yet for black-owned businesses, those owned by women fared better than those owned by men. The results indicate that some of the differences in observed survival rates for new firms are driven by factors other than owner race and gender. However, even after controlling for many firm characteristics, significant differences in business survival remained (Robb, 2002).

Barriers to Success

Studies have identified a variety of barriers faced by Hispanic entrepreneurs face (Jones & Tullous, 2002), such as lack of business education, language, training, and experience, which are critical to business success. Others argue that language barriers and agency bureaucracies make it even more difficult to open a new business (Lofton, 2007). Robles (2004) explained that, compared to white and African American women business owners, Latina entrepreneurs were older, less educated and with more dependent children. Latina entrepreneurs also cite family involvement in business activities as an important feature of business ownership. Sarson & Koberg (1994) found that Hispanic women small business owners started the business themselves and were new to business ownership. These women were in "miscellaneous services," and generated lower than average revenues. Demographics as to age at the time of ownership and educational attainment were the same as non-minority owners.

Financial barriers were also present in Hispanic-owned businesses. Differences in business operations, including cultural values embedded in those operations, affected their profitability (Dean, Feldman & Koberg, 1991). Finally, a lack of participation in assistance programs available to them limits available resources. (Young, 2002).

Dadzie and Cho (1989), focusing on minority entrepreneurs (including Hispanics), found that the influence of minority role models was significantly more important for firms in the early growth stage than for those that had grown to the point of gaining access to government markets. Feldman, Koberg, and Dean (1991) examined different paths to ownership among four minority groups (including Hispanics) and non-minority business owners. Compared to their non-minority counterparts, minority owners tended to place a much heavier emphasis on starting a business from scratch; to have a different orientation toward the kinds and sizes of businesses they undertook; to be more influenced by parents as role models; and to have worked in larger businesses prior to embarking on their

entrepreneurial careers. Vincent (1996) examined the decision-making strategies and styles of Mexican-American small business entrepreneurs in comparison to those of Anglo-American entrepreneurs. His findings indicated that Hispanic-American business owners were much less likely than Anglo-American business owners to formulate strategic plans for evaluating the success or failure of a potential business venture. In addition, Hispanic-American business owners who were less likely to develop strategic planning tended to operate their businesses as sole proprietors.

Information Sources and Networking

Networking is defined as a means of obtaining information and resources important to business development (Carsrud, Gaglio, and Olm 1986). Brush (1992) indicated that, compared to males, female business owners exhibited significant differences in the way they perceived the networking process. Researchers concurred that women tended to have smaller networks, which may limit their access to low-cost facilities or transportation (Aldrich, 1989). Women also tended to rely on a spouse or significant other more than do men (Hisrich & O'Brien 1981). However, gender was not a significant factor in rating the importance of personal versus impersonal sources of information (Triana, Welch, & Young, 1984). Hispanic business owners secured information sources which included: Small business seminars, professionals, personal associates, printed materials, institutions and electronic media.

Differences between Male and Female Hispanic Business Owners

Hispanic female business owners tended to be younger and had more experience than their male counterparts. In addition, Hispanic female business owners were less likely to be married than their male owners (Shim & Eastlick, 1998). No gender differences were found for the education level and other acculturation characteristics. However the education level of the total respondents was relatively higher (Shim & Eastlick, 1998). Further, differences were years of experience, average number of employees, and annual sales. Although the longevity of the businesses ranged widely, Hispanic

females tended to own firms that were more recently established than did Hispanic males. No gender differences existed for financial performance indicators as net profit margin or growth in sales and employment. Also, no gender differences were found regarding types of business sector, legal status of ownership, path to business ownership, parental ownership of business, or major target customers. Three sources of business counsel were significant: accountants, spouses, and lawyers. Hispanic female business owners in this study were younger than the male owners, while no gender differences were found for education as Hispanic female business owners were as well educated as the males. Hispanic female-owned businesses were similar to Hispanic male-owned businesses with respect to several business characteristics in that gender was not found to be a factor in this study in determining the business sector that female or male business owners were likely to choose (Shim & Eastlick, 1998).

The study shows that Hispanic female owned businesses are represented in diverse sectors of the economy, including manufacturing and construction. However, the similarities, Hispanic female-owned businesses were characterized by having fewer employees and smaller annual sales than Hispanic male-owned businesses. (Shim & Eastlick, 1998). The examination of the growth stages showed that Hispanic female-owned businesses appeared to be as aggressive as the Hispanic male-owned businesses, since they were as likely as the males to reach success and higher stages of growth. This finding supports a few studies reporting that women businesses were as successful as men from a growth perspective (Kalleberg & Leicht 1991; Smeltzer & Farm 1989).

Hispanic female business owners were more likely to express a slightly higher incidence of business problems in several financial areas, including capital management and debt management. With the exception of financial problems, Hispanic female business owners did

not appear to have any more difficulty with the majority of business problems than male business owners (Shim & Eastlick, 1998). Other findings support previous findings that both female and male business owners face similar difficulties in hiring and maintaining employees, managing time, and delegating responsibilities (Hisrich & Brush, 1987). Managing conflicts between personal and work responsibilities was not found to be a significant source of gender difference. Patterns of information source usage were relatively similar between Hispanic male and female business owners. However, Hispanic female business owners showed a tendency to rely more on spousal information sources than did their male counterparts. For those unmarried female entrepreneurs, programs that deal with identifying and working with mentors might be beneficial (Shim & Eastlick, 1998).

Black and Hispanic-owned businesses were less likely to survive than businesses owned by whites, while Asian-owned businesses were more likely to survive. While this first analysis could not control for other owner and business characteristics that may influence business outcomes, it does provide preliminary evidence that some groups may face greater obstacles than others in starting successful business ventures (Robb, 2002).

PURPOSE OF THE RESEARCH

Although much research has been conducted regarding success factors and methods to secure capital, the need remains to increase efforts to assist and provide assistance and training to this growing Hispanic segment. Therefore, the primary goal of this study was to profile Hispanic female-owned businesses with an emphasis on gender differences. Past studies have

focused on increased participation of Hispanic business owners, cultural, educational barriers of minority businesses. The primary focus of this study was to examine the needs of Hispanic women business owners, since these businesses may have the greatest need for outside assistance. This study was conducted in the East Texas region where the Hispanic community has experienced increased growth. Although some research has been conducted regarding success factors and methods to secure capital, this study specifically examines the following questions:

1. What information sources and assistance programs have Hispanic women businesses used?
2. What types of training and assistance are needed by the businesses?
3. What types of information and assistance do Hispanic women owners desire?
4. Do significant differences exist between men and women Hispanic business owners?

METHODS OF RESEARCH

The sample for the study was 74, consisting of 40 women and 34 men who had visited a Hispanic Business Center to obtain information about starting a business. A telephone survey conducted by a bilingual staff member was utilized. This study was a part of a larger study to assess the effectiveness of a Hispanic Business Center and examine small business assistance sources and needed areas of information and assistance. This study segments women from male counterparts, and differences were also determined.

Development of the Survey Instrument

The survey instrument was carefully developed with input from information technology specialists and economic development staff. Then, it was pretested and translated into Spanish. The questionnaire was organized into the following sections: personal demographics, business demographics, assistance needs, success factors, and network relationships. The survey instrument was carefully developed, pretested, and translated into Spanish.

The data was analyzed with a statistical program and cross classified according to gender. T-tests were used to determine significant differences between two sample proportions. Further, Chi Square (χ^2) analysis was conducted to determine differences among gender and types of businesses and needed assistance.

RESULTS OF STUDY

The findings are segmented into business characteristics, demographics, sources of information, types of needed assistance, success factors, networking, and educational needs of Hispanic women.

Business Characteristics

Years of Experience: The majority of women, 55%, had been in business less than 5 years while 87% had been in business less than 10 years. No difference existed between the men and women and number of years in business ($\chi^2=41$; d.f.=2, $p=.81$). Table 1 summarizes business characteristics.

Number of Employees. A large majority of the women, 88%, had less than 10 employees. No significant difference existed between number of employees and gender. ($\chi^2=76$; d.f.=2, $p=.85$).

Gross Annual Income. Only 9% of the Hispanic women had a gross income greater than \$50,000. In fact, 77% had incomes less than \$25,000. No difference existed in income and gender ($\chi^2=2.1$; d.f.=3, p=.56).

Type of Business. The majority of women-owned businesses were concentrated primarily in retail, services, and wholesale. A significant difference existed in that more women (45%) were in wholesale industry than their male counterparts ($t=2.3$, $p=.024$). No differences in participation in the retail and service industries existed. (See Appendix Table 1)

Demographic Characteristics

The typical Hispanic women owner was married with Spanish language being the first language spoken. A slight majority (67%) had lived in the East Texas area over 10 years. No significant differences were found regarding language, years in the area, and age (See t-scores and demographics in Table 2). The average family income of female Hispanics was \$42,105 and \$31,875 for males. (See Appendix Table 2)

Sources of Information

Table 3 shows women owners seldom sought assistance from several outside sources with the exception of a Hispanic Business Center (20%) and Chamber of Commerce (28%). Only 10% had used the Small Business Administration, and 5% had used a community college. Tests of significance were conducted and determined that no differences exist between gender and sources of assistance (See Appendix Table 3).

Needed Assistance

Table 4 shows the respondents primarily sought start-up assistance or information related to a business plan, legal assistance, and methods to increase sales. Also, the respondents need information and assistance in the areas of marketing, increasing sales, and accounting. Few sought information concerning assistance with product development, patents, production, and engineering. One difference

existed between gender and types of assistance was that more women stated they needed assistance in methods to increase sales by 50% and 24%, respectively as shown by the t-value of 2.09. No other significant differences existed. (See Appendix Table 4)

Success Factors

Hispanic business women mentioned needed assistance in several areas in order to be successful. Women owners indicated those items with the greatest need to be accounting, advertising, public relations, financial, and marketing.

Table 5 shows the degree of need and assistance in eight areas. Most women, 84%, perceived that their business had a great need related to advertising, public relations, and financial issues. In addition, others indicated a great need in the areas of accounting practices, marketing, and location strategies. (See Appendix Table 5)

Additional Assistance

Hispanic entrepreneurs perceived several areas in which they needed training, information, knowledge, and skills to enable them to achieve success. Women owners reported the following to be important:

1. Legal issues and contracts.
2. English (writing and speaking).
3. Financial and loan information.
4. Accounting practices and tax information.
5. Short-term and strategic planning.

Information and Networking As far as networking is concerned, Hispanic women business owners sought information and network relationships from a variety of sources, such as customers, family, friends, suppliers, creditors, and other professionals. Table 6 shows the types of networking sources reported by the respondents.

Training Needs

Hispanic entrepreneurs indicated they would like additional classes in order to increase their effectiveness. A large number of participants, 80%, perceived English to be important, and 65% perceived that computer classes were the most important classes as needed for a successful business. (See Appendix Tables 6 and 7)

When asked which specific computer classes were needed by the Hispanic entrepreneurs, the majority reported Internet, spreadsheet, computer basics, and desktop publishing (See Appendix Table 8).

DISCUSSION

The number of Hispanic women-owned businesses continues to grow as well as the number of new jobs created by these businesses also continues to increase in traditionally male-dominated industries. Therefore, implications for policy makers, educators and women business owners exist. This study suggests that support for Hispanic women entrepreneurs is indicated especially in planning. The rapid numbers of new businesses owned by women Hispanic have resulted in an impact in economic development. However, Hispanic women businesses owners seem reluctant to enter into areas outside retail, wholesale, and service sectors. Therefore, an opportunity exists for Hispanic entrepreneurs to enter other industrial areas. For instance, virtually none were found to be in finance, real estate, and insurance services. The continued emphasis in this minority sector has been seen by both education and government to encourage their development and should be a major challenge in the 21st century. Although these businesses are a fast growing segment, owners still face significant challenges, including access to capital and competition from larger firms. Many women businesses have used outside sources, such as vendors and suppliers, Chamber of Commerce, and private consultants, but a smaller

proportion used colleges and universities and SBDC. A large proportion of businesses have used suppliers and equipment vendors who understand the specific industry and may be readily available.

Colleges and universities could assist in the development of regional mentoring programs that would link successful small business owners with new, emerging, or struggling small minority-owned businesses. Agencies should take special measures to inform women businesses of the types of available assistance while emphasizing and clarifying the availability of the services, their purposes, criteria for qualifying, and the benefits that firms may derive from using the services.

Perhaps agencies should provide newer and more effective vehicles for Hispanic women businesses to better assist them. Such opportunities could be an Internet accessible database, web site for technology sharing, electronic purchasing and marketing networks, and a state-wide clearinghouse that identifies all programs.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

This paper has suggested a framework for addressing possible future research. Clearly, the results of such research initiatives is a long-term goal for the women entrepreneurship sector. The findings provide challenges and issues for those agencies involved in assisting minority small businesses. Although the theory proposed in this study may have universal application, the empirical tests rely on data collected from participants at a Hispanic business center in one university, and regional differences may exist.

Although the theory proposed in this study may have universal application, the empirical tests rely on data collected from a sample size of only 40 women within a region in one state. While no research has identified that this area is fundamentally different, regional differences may exist that this work would not have discovered. The research suggests that further analysis is warranted, and

questions emerge from this study. An additional direction for future research relates to formulation of hypotheses and understanding educational and cultural barriers of minority businesses.

Direction for future research relates to formulation of hypotheses and understanding educational and cultural barriers of Hispanic businesses and methods to overcome such obstacles. Although higher education has responded to and played a role in facilitating minority business development with affordable programs, challenges and barriers to program effectiveness still exist. Comparisons with other minority groups and Caucasians are also recommended in future research.

Appendix

Appendix Table 1. Comparison of Business Characteristics of Hispanic Small Business Owners

<i>Number of Years Experience in Business</i>	Statistic	Women		Men		Total	
		No.	%	No.	%	No.	%
Less than 5	$\chi^2=.41$ p=.81	21	55%	5	18%	26	38%
5-10		12	32%	15	48%	27	39%
More than 10		5	13%	11	35%	16	23%
Total		38	100%	31	100%	69	100%
Number of Employees							
1-10	$\chi^2=.76$ p=.85	31	88%	26	87%	57	88%
11-15		3	9%	3	10%	6	9%
26-50		1	3%	1	3%	2	3%
Total		35	100%	30	100%	65	100%
Gross Annual Income							
Less than \$10,000	$\chi^2=.1$ p=.56	12	33%	9	29%	21	31%
\$10,000-\$24,999		16	44%	12	39%	28	42%
\$25,000-\$49,000		5	14%	8	26%	13	19%
More than \$50,000		3	9%	2	6%	5	8%
Total		36	100%	31	100%	67	100%

Type of Business ^a	<u>t value</u>	<u>% of 40</u>		<u>% of 34</u>		% of 74	
	95% conf.						
Retail	t = .85	15	38%	17	50%	32	43%
Services	t = .12	16	40%	15	44%	31	42%
Wholesale	t = 2.3*	18	45%	6	18%	24	32%
Other		3	8%	12	35%	13	4%

^aSeveral respondents mentioned more than one business. *Denotes a significant difference.

Appendix Table 2. Comparison of Demographics of Hispanic Small Business Owners

<i>Demographic</i>	Women		Men		Total		<u>Statistic</u> 95% confident level
	No.	%	No.	%	No.	%	
Marital Status							
Single	10	25%	8	26%	18	26%	$\chi^2=.02$ P=.87
Married	30	75%	22	74%	52	74%	
Total	40	100%	30	100%	70	100%	
Language Spoken in the House							
Spanish	37	93%	29	93%	66	93%	$\chi^2=.50$ P=.47
English	3	8%	2	7%	5	7%	
Total	40	100%	31	100%	71	100%	
Family Income							
Under \$20,000	9	23%	7	22%	16	22%	$\chi^2=6.89$ P=.07
\$20,000-\$39,000	9	23%	16	34%	25	34%	
\$40,000-\$59,999	19	48%	7	36%	26	36%	
\$60,000 and over	3	8%	3	8%	6	8%	
Total	40	100%	33	100%	73	100%	
Years in the Area							
Less than 5	3	8%	4	10%	7	10%	$\chi^2=3.2$ P=.20
5-10	10	25%	14	33%	24	33%	
11-15	8	20%	7	21%	15	21%	
16-20	6	15%	4	14%	10	14%	
More than 20	13	33%	4	23%	17	23%	
Total (Median=10)	40	100%	33	100%	73	100%	

Age								$\chi^2 = .41$ P = .81
Less than 35	13	33%	14	39%	27	39%		
36-45	21	53%	9	44%	30	44%		
46-65	6	15%	6	17%	12	17%		
Total	40	100%	29	100%	69	100%		

Appendix Table 3. Sources Where Hispanic Entrepreneurs Have Received Assistance

Source	Women (n=40)		Men (n=34)		Total (n=74)		t
	No.	%	No.	%	No.	%	score
Hispanic Chamber of Commerce	8	20%	12	35%	20	27%	1.2
Chamber of Commerce	11	28%	8	24%	19	26%	.12
Private consultant	7	18%	4	12%	11	15%	.36
Small Business Administration	4	10%	3	9%	7	10%	a
Community college	5	13%	2	6%	7	10%	a
College or university	2	5%	2	6%	4	5%	a
SBDC	2	5%	1	3%	3	4%	a
Other	7	18%	3	9%	10	14%	a

a: Cell is < 5 and not tested.

Appendix Table 4. Comparison of Information Requested by Hispanic Entrepreneurs

Information Requested	Women (n=40)		Men (n=34)		Total (n=74)		t score
	No.	%	No.	%	No.	%	
Business plan	32	80%	19	56%	51	69%	1.98*
Startup assistance	29	73%	21	62%	50	68%	.73
Legal	24	60%	18	53%	42	57%	.35
Increase sales	20	50%	8	24%	28	38%	2.09*
Accounting	17	43%	9	26%	26	35%	1.19
Capital / finance	13	33%	13	38%	26	35%	.27
Inventory control	13	33%	9	26%	22	30%	.31
Long -term planning	4	10%	7	21%	11	15%	.94
Training employees	0	0%	9	26%	9	12%	a
Advertising	7	18%	2	6%	9	12%	a
Import/export	4	10%	8	24%	9	12%	a
Feasibility studies	0	0%	4	12%	4	5%	a
Product design	2	5%	1	3%	3	4%	a
Production	1	3%	2	6%	3	4%	a
Invention analysis	1	3%	2	6%	3	4%	a
Patents	1	3%	0	0%	1	1%	a
Engineering	0	0%	1	3%	1	1%	a
Other	8	20%	1	3%	9	12%	a

a: Cell is < 5 and not tested.

Appendix Table 5. Business Success Factors as Perceived by Hispanic Women Owners

Success Factors	Great Need		Somewhat of a need		No need
	No.	%	No.	%	No.
Accounting	30	97%	1	3%	0
Advertising	34	83%	4	10%	3
Public Relations	36	88%	3	8%	2
Financial	32	84%	4	11%	2
Marketing – Increase Sales	28	74%	9	24%	1
Production	24	67%	8	22%	4
Business plan	20	57%	7	20%	8
Finding location	13	41%	14	44%	5
Other	14	42%	4	12%	15

a: Cell is < 5 and not tested.

**Appendix Table 6. Comparison of Business Relationships and Networking
By Hispanic Business Owners**

Networking and Relationships	Women (n=40)		Men (n=34)		Total (n=74)	
	No.	%	No.	%	No.	%
Customers	31	78%	24	71%	55	74%
Friends/relatives & other	26	65%	19	56%	45	61%
Suppliers/vendors	25	63%	19	56%	41	55%
Creditors	17	43%	16	47%	33	46%
Employees	15	38%	11	32%	26	35%
Accountants	13	33%	10	29%	23	31%
Competitors	10	25%	9	26%	19	26%
Trade magazines/newspapers	11	28%	6	18%	17	23%
Lawyers	8	20%	7	21%	15	20%
Trade shows /conventions	12	30%	3	9%	15	20%

Appendix Table 7. Training Needs for Hispanic Women Business Owners

Educational Needs	n=40	
	No.	Percent
English	32	80%
Computer classes	26	65%
General education/GED	11	28%
Literacy	17	43%
College courses	12	30%
Career planning	4	10%
Other	7	18%

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