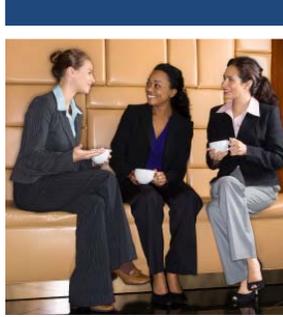


Successful Practices for Establishing and Modifying Entrepreneurship Programs for Women: Resources for Entrepreneurship Centers & Non-Credit Programs



I. Report of Findings from an Exploratory Literature Review and Interview Study



National Women's Business Council

with
Evaluation Edge, LLC
1st Choice Staffing and Consulting
and
3D Studios



*Cover photographs ©Dreamstime.com or ©iStockphoto.com and their artists.
Cover photographs and licenses purchased through
Dreamstime (www.dreamstime.com) and iStockphoto (www.istockphoto.com).*

*The statements, findings, conclusions, and recommendations found in this study are those of the authors
and do not necessarily reflect the views of the National Women's Business Council, the United States
Small Business Administration, or the United States Government.*

© June 2009 by the National Women's Business Council

Table of Contents

About NWBC and the Contributors	5
Review Committee Members.....	6
Acknowledgments	7
Executive Summary.....	8
Introduction and Purpose.....	10
Women's Business Ownership: Current Trends	10
Challenges for Women Business Owners	11
Establishing or Modifying Entrepreneurship Centers & Non-Credit Programs for Women	11
Successful Learning Styles and Learning Environments for Women	11
Human, Financial and Social Capital.....	13
Women's Business Centers: Success in Serving the Needs Women Entrepreneurs.....	14
Reasons for Colleges to Support Entrepreneurship Centers & Non-Credit Programs for Women.....	15
Literature Review and Interview Findings	16
Establishing or Modifying Entrepreneurship Centers & Non-Credit Programs for Women.....	16
Knowing the Target Audience.....	16
The Audience of Women Business Owners	16
Understanding the Local Audience.....	17
Conducting a Needs Assessment.....	23
Providing Support Services	25
Networking.....	26
Mentoring.....	28
Counseling or Consulting Services.....	29
Creating Collaborations	30
Marketing and Promoting Entrepreneurship Centers & Non-Credit Programs to Women.....	37
Marketing to Women	37
Successful Marketing Practices of WBCs.....	37
Successful Marketing through Collaborations.....	39
Evaluating Entrepreneurship Entrepreneurship Centers & Non-Credit Programs for Women.....	40
Evaluation Basics	40
Measuring the Success of WBCs	40
Evaluating Entrepreneurship Centers & Non-Credit Programs for Women	41
Methodology.....	42
Research Questions, Methods & Successful Practice Selection.....	402
Limitations of the Research and Implications for Interpretation of the Findings	403
Updating the Companion Resource Guide.....	404
Endnotes	45

List of Successful Practice Exhibits

Successful Practice: Understanding a Local Audience.....	1
Nebraska’s Rural Enterprise Assistance Project: Women’s Business Center	1
Successful Practices: Supporting Cultural Sensitivity and Diversity in Women’s Business Education	1
Center for Women & Enterprise: Supporting Spanish Language	1
ONABEN – A Native American Business Network.....	1
Women’s Economic Self-Sufficiency Team: Serving Native American and Spanish Speaking Clients ...	1
Successful Practices: Programming for Women at Different Business Stages.....	1
Jacksonville Women’s Business Center: “Supporting Women Entrepreneurs at Every Step”.....	1
Center for Women & Enterprise: Serving Women “At Every Stage of Business Development”	1
Successful Practice: Specific Topics of Interest for a Local Audience	1
The Microbusiness Advancement Center Serving Tucson and Southern Arizona:	
“Tech Basics and Tech Tools for Marketing”	1
Successful Practice: Specific Industry Training for a Local Audience.....	1
Women’s Enterprise Development Center of Westchester, NY: “Child Care Provider Training”	1
Successful Practice: Developing an Online Entrepreneurship Program	1
Santa Fe Community College of New Mexico: Entrepreneurship Institute	1
Successful Practice: Conducting a Needs Assessment for Gender Issues in Entrepreneurship Education ..	1
Dakota County Technical College of Minnesota: Business Entrepreneur Program.....	1
Successful Practice: Creating an Effective Networking Event	1
Women’s Business Center of Northern Virginia’s Annual Women Entrepreneurs Expo.....	1
Successful Practice: Providing a Full Spectrum of Networking Activities.....	1
Center for Women & Enterprise’s Networking and Special Events	1
Successful Practice: Unique Approaches to Mentorship	1
The Alliance Women’s Business Center’s: WNET Monthly Mentorship Roundtable	1
Jacksonville Women’s Business Center: Roundtables and Mentor Teams.....	1
Successful Practice: Understanding Gender and Cultural Sensitivities with Counseling Services	1
Women’s Economic Self-Sufficiency Team: One-on-One Business Consulting.....	1
Successful Practice: A Large Collaborative Network.....	1
Multiple Organizations: Jacksonville, FL	1
Successful Practice: Collaborating in Statewide Initiatives	1
REAP Women’s Business Center of Nebraska	1
Successful Practice: Collaborations Supporting Entrepreneurial Education Programming for Women	1
Women’s Enterprise Development Center, Inc.: A Collaboratively Launched Effort	1
Successful Practice: Collaborations Supporting Entrepreneurial Education Programming for Women	1
The Microbusiness Advancement Center, Arizona:	
Collaborations for Community Development.....	1
Successful Practice: Implementing the Findings of a Needs Assessment into	
Program Design and Marketing	1
Dakota County Technical College of Minnesota: Business Entrepreneur Program.....	1
Successful Practice: Unique Co-Branding and Co-Marketing in Entrepreneurial Education Programming ...	1
The Community Business Partnership of Fairfax Virginia: Five Co-located Programs.....	1
Other Featured Examples	
Virginia Community College System (VCCS).....	24
The Wharton School – Small Business Development Center (SBDC)	27
Babson College located in Wellesley, Massachusetts	36
Women’s Business Center of Northern Virginia	40

Icon Guide

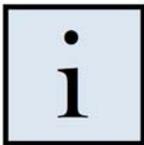
The following icons are used in the report as a general guide for navigating through several sections of the report. Each section highlights background research and specific practices concerning that topic collected from the literature review or interviews. The report can be read from beginning to end or readers can focus on areas of specific interest by using the icons as a guide to each section. For a more detailed reference use the "Table of Contents" listed on the first page of this report.



Executive Summary



Networking



Introduction and Purpose



Mentoring



*The Audience of Women
Business Owners*



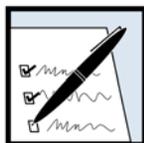
*Counseling or Consulting
Services*



*Understanding the Local
Audience*



Creating Collaborations



*Conducting a Needs
Assessment*



*Marketing and Promoting
Entrepreneurship Centers
and Non-Credit Programs to
Women*



Providing Support Services



*Evaluating Entrepreneurship
Centers and Non-Credit
Programs for Women*

About NWBC and the Contributors

NWBC

The National Women's Business Council is a bi-partisan federal government council created to serve as an independent source of advice and counsel to the President, Congress, and the U.S. Small Business Administration on economic issues of importance to women business owners. Members of the Council are prominent women business owners and leaders of women's business organizations. The Council's mission includes conducting and supporting research on issues of importance to women business owners and their organizations in order to promote bold initiatives, policies and programs designed to support women's business enterprises at all stages of development in the public and private sector marketplaces.

For more information about the Council, its mission and activities, contact: National Women's Business Council, 409 3rd Street, SW, Suite 210, Washington, DC 20024; phone: 202-205-3850; fax: 202-205-6825, e-mail: info@nwbc.gov; Web site: www.nwbc.gov.

Evaluation Edge, LLC

Becky A. Melzer, MA, of Evaluation Edge, LLC has more than 13 years experience in research and evaluation services, including more than 5 years experience documenting the challenges and successes of women business owners and programs that serve them. Evaluation Edge, LLC, established in 2008, provides collaborative program evaluation as well as survey and social science research services to produce usable information for all stake-holders in program development and improvement.

For more information about Evaluation Edge, LLC, contact Becky A. Melzer of Evaluation Edge, LLC, Rockville, MD, 20852, phone: 240-994-0143, e-mail: becky@evaluationedge.com, Web site: www.evaluationedge.com.

1st Choice Staffing and Consulting

1st Choice Staffing and Consulting provides services to local, state and federal government agencies, as well as the commercial and non-profit business communities. Established in 2000, 1st Choice is headquartered Silver Spring, Maryland, with offices in Richmond, VA and Baltimore, MD. We provide nationwide services in the areas of *Administrative Support, Business Management Services, IT Support, Human Resources Management, Organizational Development and Records Management*.

1st Choice is an SBA certified 8(a) and HUBZone firm that holds both the MOBIS and TAPS Federal GSA supply schedules. 1st Choice is also an MDOT and NMSDC certified Minority Business Enterprise and a WBENC certified Woman Business Enterprise.

For more information about 1st Choice Staffing and Consulting, contact 1st Choice, 8121 Georgia Avenue, Suite 700 Silver Spring, MD 20910, phone: 301 563-6404, fax 301 563-6482. Web site: www.1stchoicestaffingagency.com.

3D Studios

3D Studios has been providing professional imaging services since 1997. As a certified small, minority and women-owned business 3D has extensive experience in the collegiate and non-for-profit arenas and in addressing the hurdles and pitfalls inherent to small and women-owned businesses as speakers in seminars and conferences addressing these specific issues.

For more information about 3D Studios, contact 3D Studios, 75 South Broadway, Suite 400, White Plains, NY 10601; phone: 914-304-4229; fax: 914-304-4235, email: info@3dstudios.net; Web site: www.3dstudios.net.

Review Committee Members

The National Women's Business Council would like to express its sincere appreciation to the following colleagues who reviewed and provided feedback on early drafts of this report and guide. The Council greatly acknowledges their generous, knowledgeable, and constructive contribution to this report.

Sandy Bartow, Jacksonville Women's Business Center
Susan Duffy, Simmons College
Mary Godwyn, Babson College
Patricia Greene, Babson College
Katherine Korman Frey, George Washington University
Gwen Martin, Center for Women's Business Research
Dorothy Moore, The Citadel

In addition, the Council recognizes the following colleagues for their participation in this project.

Candida Brush, Babson College
Susan Coleman, University of Hartford
Julie Weeks, Womenable

Acknowledgments

The National Women's Business Council would like to thank the U.S. Small Business Administration for its continued commitment to the entrepreneurial initiatives of women and the Women's Business Center program. In addition, NWBC greatly appreciates the cooperation from the following ten (10) Women's Business Centers (WBCs), five (5) two- and four-year colleges and universities, and three (3) Small Business Development Center (SBDCs) that participated in the interview and review process and whose valuable contributions provide the framework to expand entrepreneurship education for women.

Arizona

Microbusiness Advancement Center, Women's Business Center • Tucson, AZ •
Debbie Chandler, Executive Director

Florida

The Alliance: Minority/Women Business Enterprise Alliance, Inc. • Orlando, FL •
Carrie Williams, Project Director

Jacksonville Women's Business Center • Jacksonville, FL • Sandy Bartow, Executive Director
Small Business Development Center (SBDC), University of North Florida • Jacksonville, FL •
Janice Williams Donaldson, Regional Director

Iowa

Iowa Women's Enterprise Center • Des Moines, IA • Jan Owens Bruene, Director of Microenterprise

Massachusetts & Rhode Island

Center for Women & Enterprise • Boston, MA • Susan Rittscher, CEO and
Carol Malysz, Former Director, CWE-RI

Minnesota

Dakota County Technical College • Rosemount, MN • Christine Pigsley, Associate Dean

Nebraska

Rural Enterprise Assistance Project, Women's Business Center • Omaha, NE • Monica Braun, Director

New York

Berkeley College • Westchester, NY • Dr. Orestes Diaz, Designer/Instructor
Westchester Community College Mainstream • Westchester, NY • Shelley Garnet, Director
Women's Enterprise Development Center (WEDC) • Anne Janiak, Executive Director

New Mexico

Entrepreneurship Institute at Santa Fe Community College • Santa Fe, NM • Drew Clausen, Instructor
Women's Economic Self-Sufficiency Team (WESST) • Gallup, NM • Grace Boyne, Regional Manager

Oregon

ONABEN Women's Business Center • Portland, OR • Kedma Ough, WBC Director

Pennsylvania

Small Business Development Center (SBDC) – The Wharton School • Philadelphia, PA •
Erin McGowan, Associate Director

Virginia

Community Business Partnership (CBP), an SBDC • Springfield, VA • Kathy Wheeler, President & CEO
Northern Virginia Community College's Entrepreneurship Program • Annandale, VA •
Robert P. Rogers, Jr., Special Assistant to the President
Women's Business Center of Northern Virginia • Springfield, VA • Lisa Goodman, Director

Executive Summary

In 2007, the National Women's Business Council (NWBC) began to investigate how two- and four-year colleges and universities could broaden the reach of entrepreneurial education to women. The primary goal of this investigation was to identify successful practices from the U.S. Small Business Administration's Women's Business Center Program. In addition, an introductory exploration of some successful practices being utilized by two- and four-year colleges and universities or Small Business Development Centers (SBDC) was incorporated into the research. These successful practices have been used to create a practical guide for colleges as well as other organizations establishing or modifying entrepreneurship centers and non-credit training programs for women.

The resulting report, *Successful Practices for Establishing and Modifying Entrepreneurship Programs for Women: Resources for Entrepreneurship Programs & Non-Credit Programs*, includes two components.

- The first document, *I. Report of Findings from an Exploratory Literature Review & Interview Study*, includes the findings from an exploratory review of literature and organizational practices along with interviews of WBCs and other organizations demonstrating successful practices.
- The second document, *II. Resource Guide for Establishing or Modifying Entrepreneurship Centers & Non-Credit Training Programs for Women*, summarizes the findings of the report into a practical reference for program designers. The guide is intended to be a "living document," designed to be periodically updated according to new research or based on feedback from the field and practitioners.ⁱ

It is important to note that this exploratory study is not intended to guide curriculum design. Any examples of training and educational programs are intended as suggestions for complimenting for-credit programming. Many of the colleges listed in this report have for-credit programs, but the focus in this publication is on the delivery of services.

Summary of the Part One Report Findings

The review of the literature provides considerable evidence that implementing entrepreneurial programs

specifically with a focus on the audience of women is beneficial. First, there is evidence that specific learning styles and learning environments contribute to inspiring women to consider entrepreneurship and for helping current women business owners attain success in their entrepreneurial endeavors. For instance, research shows that women prefer relationship oriented education and holistic approaches to learning.

Second, women encounter more obstacles than men when becoming entrepreneurs in terms of experience, financial and social capital. Education has been one of the best options for helping to close these gaps. Entrepreneurial education is successful in serving women if, in addition to academic learning, it provides training in practical skills, support services and experiential learning aimed at increasing women's understanding and access to human, financial, and social capital.

Women's Business Centers (WBCs) have been very successful in providing entrepreneurial programming tailored to women's learning preferences and using support services. In 2007 alone, WBCs served more than 148,000 clients—an increase of 18 percent from 2005.¹ Women who utilized WBCs reported \$550.2 million in receipts for FY 2007 which included a \$40.8 million increase in profits. That year, WBC clients created approximately 3,300 new businesses and 8,750 new jobs.² In addition to these economic trends, the majority of WBC clients indicate that they are satisfied with WBC services.³ WBCs provide successful models for entrepreneurship program design for female students and are also important organizations with which colleges and universities should collaborate when establishing or modifying entrepreneurship programs for women.

As of 2008, there are 10.1 million firms that are 51% or more owned by women, and these firms have 7.3 million employees and \$1.1 trillion in sales.⁴ The number of women-owned businesses and women engaging in entrepreneurial activity is growing, but large gaps still exist between men and women.⁵ It is important to support nascent women entrepreneurs and established women business owners to make sure they have the resources to succeed.⁶ Establishing or modifying entrepreneurship centers and non-credit training programs with a focus on the preferences and needs of women in colleges and universities would increase the number of aspiring and current women business owners being served and promote entrepreneurship to currently enrolled female students who are not yet considering entrepreneurial pursuits.⁷

ⁱ Please see the "Methodology" section for more information on sharing your input for future guides.

Establishing or Modifying Entrepreneurship Centers and Non-Credit Programs for Women

Three common themes for establishing or modifying entrepreneurship centers and non-credit training programs for women emerged from the literature and successful practice interviews:

- knowing the target audience,
- providing support mechanisms such as mentoring, networking, and counseling, and
- collaborating or partnering with other organizations or providers.

Knowing the Target Audience

Four key strategies for programming for an audience of female learners consistently are demonstrated in the literature and by WBCs. These strategies are to:

- 1) have learning environments that incorporate relationship and holistic approaches;
- 2) have “safe spaces” for learning;
- 3) have women teachers or speakers; and
- 4) incorporate experiential learning and formal support networks.

Programmers should also consider the specific needs of their local audiences, including:

- learning styles and preferences;
- cultural or diversity sensitivities, including language;
- topic and industry interests;
- location and time of programming;
- dependent care or similar needs; and
- demographics such as: age, educational attainment, work/student status, type of profession or job titles, and family/age of children

Support services

Research has shown that support services can help narrow the gap between women and men for accessing human, financial and social capital. Networking, mentoring and counseling opportunities are important support services that entrepreneurship centers can provide to their students. When designing a program for current or potential women entrepreneurs, an educational institution should consider providing access to support services such as women-only networking events, classes or workshops featuring women role-models or speakers, and access to mentorship programs that provide opportunities for women to build relationships with successful role models.

Collaborations

Successful practices of WBCs identified in the report provide ample evidence that colleges and universities should engage in collaborations with and leverage the resources of partners within their own campuses and in

the surrounding community in order to provide more extensive programming and services. Colleges and universities that engage in collaborative endeavors when creating entrepreneurship centers and non-credit training programs for women are more likely to be able to increase women’s access to elements of human and social capital—namely access to experiential learning and formal social networks. Collaborations and strategic alliances also help prevent duplication of services within a community or region and can be leveraged when marketing the program.

Other practices important to program success include: marketing and promoting the programs to women and evaluating programs to maintain and improve them.

Marketing Programs to Women

After designing a program that addresses the learning styles of women entrepreneurs, current and prospective female students must be made aware of these newly tailored elements. Programs must be promoted frequently and in numerous ways because WBC leaders and other research has shown that it takes at least three contacts for reaching and attracting women business owners to entrepreneurial centers or training initiatives.

Techniques that may be useful for marketing entrepreneurship programs to women include featuring women students with successful businesses in articles or on local TV programs; using social media tools such as blogs, message boards, and podcasts; and providing orientations to a center or program so women can become acquainted with the offerings, staff, and space.

Evaluating Programs for Women

Program evaluations help determine the success of an entrepreneurship program and the impact it is having on female students and women business owners. Most importantly, colleges embracing entrepreneurial education programming for women would get the most out of evaluations that endeavor to:

- 1) learn if and how the program has met needs and preferences of women entrepreneurs, and
- 2) determine ways in which programs can be improved to continually meet the changing needs of women entrepreneurs.

Conclusion

The findings of this report support taking specific steps to establish or modify entrepreneurship training for women. The companion resource guide is designed to serve as a practical tool for program designers, listing many of the successful practices and organizations contained in this report.



Introduction and Purpose

The National Women's Business Council (NWBC) strategic plan outlines a need for increased support for entrepreneurial training and education for women. Traditionally, NWBC has focused on promoting access to business training and technical assistance through the Women's Business Center Program implemented by the U.S. Small Business Administration's Office of Women's Business Ownership. Research shows that women benefit from learning in the setting of Women's Business Centers (WBCs), which offer programming to the preferred learning styles and environments of women. Additionally, WBCs have successfully contributed to increasing women business owners' access to financial, human, and social capital.⁸

However, in addition to its continued support of WBCs, NWBC recognizes the benefits of the development of female-focused entrepreneurial education in alternative settings, such as entrepreneurship centers and non-credit training programs at two- and four-year colleges and universities. These programs can increase the number of entrepreneurial training and educational options to women. Organizations such as the National Association for Community College Entrepreneurship (NACCE) and the National Consortium for Entrepreneurship Centers (NCEC) have also expressed an interest in understanding how best to meet the needs of the growing community of women entrepreneurs.

For these reasons, the Council chose to investigate the ways in which the educational community could better address the needs of current and potential women business owners by introducing women to entrepreneurship and providing business support services. As an initial foray into this subject, NWBC focused primarily on the lessons and successes from WBCs to inform educational institutions or organizations considering the establishment or modification of programs to provide non-credit entrepreneurship training for women. These institutions have the potential to provide successful opportunities and services to female students by

recognizing and applying successful practices used by WBCs.

This report describes knowledge and skills needed by women business learners, describes successful WBC models, and explores the role that community colleges and universities as well as other organizations can take in developing entrepreneurial and business management training programs to promote female entrepreneurship and serve aspiring women entrepreneurs.

As WBCs are the primary focus of the analysis of this report, it is important to understand the characteristics of this population. The majority of WBC clients are nascent entrepreneurs. While the findings may be suitable for a college audience of female students who may not yet be considering entrepreneurship, it is important to note that the age and race/ethnicity of the female students in the target audience may or may not be similar to that of the WBC clientele. Therefore, some of the characteristics of successful programming in WBCs may not be applicable. This report addresses this concern through its recommendation of conducting local needs assessments.

It is also important to note that this investigation did not include an attempt to thoroughly review successful practices in entrepreneurial *curriculum*. NWBC recognizes that many colleges and universities deciding to establish and modify entrepreneurial programming for female students through entrepreneurship training or non-credit programs may also be looking for guides for developing curriculum and this is an area for potential future research. This report aims to discuss important factors in regards to the *delivery of services* to women in an entrepreneurship center or non-credit training program.

Women's Business Ownership: Current Trends
Women's business ownership in the US continues to grow and women entrepreneurs are making increasingly larger contributions to the economy.⁹ As of 2008, the Center for Women's Business Research indicates that there are 10.1 million firms that are 51% or more owned by women, and these firms have

7.3 million employees and \$1.1 trillion in sales.¹⁰ Between 2000 and 2008, there was an increase of 10 percent in the number of firms, 2 percent growth in employment, and 14 percent growth in revenues. These figures show that women continue to view business ownership as a viable path to economic independence and continue to demonstrate their increasing economic impact.

Challenges for Women Business Owners

Despite documented gains for women entrepreneurs, businesses owned by men still outpace those owned by women in terms of revenue growth. The 2007 total early-stage entrepreneurial activity index (TEA), which measures the percentage of the adult population who are either a nascent entrepreneur or owner-manager of a new business, was 7.3 percent for women in the U.S.¹¹ Although gender gaps have narrowed, men's TEA rate was higher, at 12.0 percent. In addition, research shows that the revenues from women-owned firms contribute approximately 9 percent of the U.S. economy in comparison with 36 percent from men-owned firms with the remainder coming from publicly traded, foreign-owned, or nonprofit organizations.¹²

In their study *Women Entrepreneurs, Growth, and Implications for the Classroom*, Brush, Carter, Gatewood, Greene, and Hart indicate that the differences in growth and size are most likely "a result of the unique difficulties women face in starting and growing their firms."¹³ The difficulties include, but are not limited to, a lack of experiential education and training, limited access to start-up and expansion capital, not being taken seriously due to cultural constraints for women, child and dependent care responsibilities, limited social networks, and industry choices. Despite data showing that women are a growing force in the U.S. economy, significant gaps remain between their success and that of men. In part, these gaps can be attributed to the unique obstacles faced by women – many of which can be addressed with continued education and training.¹⁴

Establishing or Modifying Entrepreneurship Centers & Non-Credit Programs for Women

When deciding whether to establish or modify an entrepreneurship program for women,

program designers should consider four main issues.

- First, in order to know how to deliver programming, designers need to understand the preferred learning styles of women and the types of learning environments that assist women to succeed.
- Second, in order to understand what kinds of programming are important for female students of entrepreneurship, program designers need to understand women's access to human, financial and social capital.
- Third, it is important to understand who is currently delivering successful business management and entrepreneurial training to women. Currently, WBCs serve as important models for any organization establishing or modifying their own entrepreneurship programs for women.
- Finally, it is important to understand how colleges, universities, and education institutions serving adults are uniquely positioned to provide entrepreneurial programming to women.

Successful Learning Styles and Learning Environments for Women

Research shows that learning environments designed specifically for women contribute to higher levels of success. In her groundbreaking work, M. Elizabeth Tidball, found that graduates of women's colleges tended to be higher achievers and entered non-traditional careers, such as science, at higher rates than women from co-ed programs.¹⁵ Follow-up studies by other researchers controlled for factors such as motivation, socioeconomic status, and choice of attending schools with high institutional prestige.¹⁶ In a review of these studies, Betty Harper concludes that even when controlling for these factors, students of female-only education experience more positive outcomes in career and educational achievement.¹⁷

Similar to these earlier studies which demonstrated the success of female educational programs, Godwyn, Langowitz, and Sharpe found that women business owners who attended WBCs flourished.¹⁸

Their study, *The Impact and Influence of Women's Business Centers in the United States*, shows that women have different preferred "learning styles" than men. These learning styles include 1) valuing learning through relationships and 2) responding to holistic teaching.

Learning through Relationships: Other general, business resource centers, like the Small Business Development Centers (SBDCs) funded by the US Small Business Administration (SBA), are available to women. SBDCs offer many of the same training topics as WBCs, but research affirms that many women prefer and seek business training programs and learning environments that are tailored specifically for them.¹⁹ Some WBC clients express apprehension about attending classes with "white, middle-class men" and indicate a desire to find "safe spaces" for learning. Safe spaces are supportive learning environments in which relationships are built between women educators and women learners, free from concerns of being dismissed because of gender, race, or lack of knowledge.²⁰

A multi-year research initiative begun by the Center for Women's Business Research in 2006 demonstrates this preference among minority, women business owners. The Center found that the participants in this study were motivated to learn new entrepreneurial skills and to grow their businesses because of the forums' supportive environment of like-minded women with similar experiences. One woman stated, "[I wanted] the opportunity to meet with women of color who can relate to what we go through as business owners. Additionally, I feel whenever I am around women of color they inspire me to new heights."²¹

An extensive research study including a survey, focus group, and interviews confirmed the ability of WBCs to neutralize stereotypical threats experienced by many female entrepreneurs.²² Furthermore, the same study addresses the misconception that tailored programming for women or minorities is unnecessary because of the belief that discrimination no longer exists. The author cites several research studies showing that there is still stereotypical treatment of women,

which undermines women's confidence in their ability to be successful business leaders.²³ In addition, the author references a study of the reactions of various groups to photographic images of people of various genders, races, and ethnicities in business settings. Both female and male undergraduates were more likely to think the men in the images were in charge or the leader, while WBC attendees were more likely to see women in the pictures as being in charge.²⁴ This type of finding further illustrates the need and ability for gender-specific programming to aid in neutralizing or changing stereotypes.

Another series of studies, described in *Seeing is Believing: Exposure to Counterstereotypic Women Leaders and Its Effect on the Malleability of Automatic Gender Stereotyping*, shows that U.S. students in both co-ed and single-sex educational settings had less stereotypical views of women as leaders in fields such as math and science if their professors were women.²⁵ These studies also provide evidence that a student's own sense of self-efficacy in these non-traditional fields is effected by the gender of the professor, implying that female students with instructors or mentors of the same sex are more likely to pursue non-traditional careers in areas such as science, math, or in this case entrepreneurship.²⁶

Holistic Teaching: Holistic instruction includes teaching skills that are useful in multiple areas of life beyond a pure business use, rather than teaching skills in isolation.²⁷ WBCs are successful in teaching to these learning preferences. In *Launching Women-Owned Businesses: A Longitudinal Study of Women's Business Center Clients*, the Center for Women's Business Research showed that the majority of WBC clients were using the business skills they learned in the WBC programs in other areas of their lives.²⁸ Furthermore, in another study in which leaders of WBCs were interviewed, more than a third indicated that their centers used a holistic, life-skills approach to programming.²⁹

Section Summary: *These findings provide considerable evidence that specific learning styles and learning environments contribute to inspiring women to consider entrepreneurship*

and help current women business owners attain success in their entrepreneurial endeavors.

Human, Financial and Social Capital

The literature indicates that human, financial, and social capital are key components to entrepreneurial success. In *Accelerating the Growth of Businesses Owned by Women of Color: Opportunities and Possibilities, Research to Roadmap*, the Center for Women's Business Research summarizes these components as follows:

- Human capital is “what a person brings to a specific situation-his or her attributes and achievements” including such things as education, experience, social class, and knowledge.³⁰
- Financial capital is “the amount of start-up capital that often determines the size of the start-up, the type of industry, and the circumstances under which a business is started.” Furthermore, businesses require “continued and favorable access to financial capital” in order for their business to grow.³¹
- Social capital is “the networks, friends, organizations, clubs, churches, and other people and entities relied upon for advice, suggestions, and introductions to people and opportunities.”³²

Human capital: Education and experience are key components of human capital in terms of developing entrepreneurial success.³³ Several research studies suggest that both men and women business owners are more successful in maintaining and growing businesses if they receive a post-secondary education.³⁴ However, while women have made gains in corporate and professional careers over the past several decades fewer women have business and managerial experiences, which is another key component to overall development of human capital.³⁵ This suggests a need to educate and encourage female students to obtain these experiences. In addition, entrepreneurial education programs should incorporate practical, experiential learning opportunities for women. A qualitative case study of nascent female entrepreneurs who attended a Self-Employment Training program, found

that a fundamental educational need among nascent female entrepreneurs “is to cultivate individual self-efficacy through experiential learning situations that remove ambiguity from the entrepreneurial process and build the self-confidence of the learner.”³⁶

Financial capital: Women’s access to financial capital has improved over the past several decades, beginning when legislation was enacted to prevent discrimination in lending to women.³⁷ Between 1996 and 1998, women business owners’ use of bank credit increased from 20 to 32 percent. However, other research shows that women still lag men in terms of financial capital. Women business owners are less likely than men to use trade credit, business credit cards, credit lines, vehicle loans, trusts and pensions, capital leases, and equipment loans.³⁸ Furthermore, banks tend to require women to pay higher interest rates and have higher collateral requirements, despite a history of similar or better repayment than men.³⁹ This diminished access to capital often limits women’s industry choices when starting businesses.⁴⁰ In addition to having less access to various types of credit, women moving from employment to business ownership are often doing so with a history of lower pay and therefore less access to the crucial capital savings needed for start-up. Thus, women start and operate firms with less capital and use fewer sources of financing for their firms, further impacting the future performance of their firms.⁴¹ This indicates a need for educators to encourage female students to pursue fields with higher generating incomes in preparation for future entrepreneurial pursuits.⁴²

Social capital: Entrepreneurs attain greater success, both in terms of start-up and growth, through more formal business networks.⁴³ Women have overcome many historical barriers by accessing established networks or by building new professional networks; however, women business owners still indicate a higher reliance on family contacts and fewer formal connections of less variety than men.⁴⁴ The continued reliance on less formal networks remains a barrier to business success for more females in comparison with their male counterparts, especially since



these connections are integral to gaining financial support for start-up and growth activities.

Section Summary: *Women encounter more obstacles than men when becoming entrepreneurs in terms of experience, financial and social capital. Education has been one of the best options for helping to close these gaps. Entrepreneurial education has the potential to be more successful in serving women if, in addition to training in basic entrepreneurial skills, it provides support services and experiential learning aimed at increasing women's understanding and access to human, financial, and social capital.*

Women's Business Centers: Success in Serving the Needs Women Entrepreneurs

As of 2008, there were 114 Women's Business Centers in 48 states and territories.⁴⁵ In 2007 alone, WBCs served more than 148,000 clients—an increase of 18 percent from 2005.⁴⁶ Women who attended WBCs reported \$550.2 million in receipts for FY 2007 which included a \$40.8 million increase in profits. That year, WBC clients created approximately 3,300 new businesses and 8,750 new jobs.⁴⁷ Currently, minority women lead 26 percent of all women-owned firms⁴⁸ and they are nearly half (48 percent) of WBC clientele.⁴⁹ Furthermore, more than half (58 percent) of WBC clients are nascent entrepreneurs.⁵⁰ While federal funding for WBCs has remained level over the past several years, the WBCs continue to serve increasing numbers of women with success. Between 2001 and 2003, the federal government's return on investment as measured by clients' business revenues to federal investment dollars was 14 to 1.⁵¹

Women's Business Centers are successful in meeting the needs of their female clientele through training programs that include women's preferred and successful learning styles and environments, while also providing access to resources for establishing financial, human, and social capital.⁵² When developing a training curriculum, the Women's Business Centers take into consideration issues such as location, time of

day and length of seminars, individual client motivations and even gender of instructors.⁵³ Research also shows that women perceive WBCs as safe spacesⁱⁱ for learning that provide relationship-oriented approaches to teaching.⁵⁴ The 2006 report, *The Values, Views and Visions of Women's Business Center Leaders in the United States*, found that large percentages of WBC leaders embraced programming with 1) "a comfortable, nurturing, supportive, non-judgmental atmosphere" 2) "personalized, hands-on support" and 3) "a focus on being women-friendly."⁵⁵ Furthermore, many WBC leaders indicated that WBC instructors and mentors taught business skills with a "life-skills" approach.⁵⁶

Other research corroborates that WBCs influence client outcomes related to financial, human, and social capital. For example, women business owners using WBC resources tend to decrease reliance on personal credit and seek business credit and loans.⁵⁷ Their personal knowledge, a component of human capital, also increases. Clients indicate that they are better able to describe competitors, identify customers, create business visions and financial plans, seek business capital, and use business skills consistently.⁵⁸ WBC support services include uniquely female-focused opportunities for formal networking, mentoring, and peer-to-peer roundtable discussions to increase women's access to social capital.⁵⁹

Section Summary: *In addition to WBCs clear impact in terms of increased numbers of businesses started and increased revenues by their clients, women business owners are satisfied with WBC services. The majority of WBC clients (75 percent) indicate that they are very satisfied or satisfied with their Center's services.⁶⁰*

ⁱⁱ A safe space, as defined in the section above "Learning Styles and Learning Environments," is one in which relationships are built between women educators and women learners, free from concerns of being dismissed because of gender or race.

Reasons for Educational Institutions to Support Entrepreneurship Centers and Non-Credit Programs for Women

NWBC considers the SBA's Women's Business Center Program an important endeavor worthy of federal government funding and support. However, the need is still growing for female-focused entrepreneurial education. While WBCs and SBDCs are located throughout the country, they may not be accessible to all people seeking entrepreneurship or business management training. For instance, in many areas WBCs are located in urban centers or serve large regions with limited resources, staff, and facilities. Furthermore, most WBCs serve women who are already considering business ownership.

However, many two-year and four-year institutions are especially poised to serve female students who are not yet considering entrepreneurship. These organizations can encourage women to enter into non-traditional programs of study and can encourage women enrolled in science, math, technology, and professional degree programs to consider entrepreneurship as part of their career potential.

Both two- and four-year institutions of higher education have the community connections, structure, and locations that are needed to introduce more women to the concept of entrepreneurship, in addition to facilitating business training.⁶¹ While community colleges were traditionally seen as gateway degrees to four-year institutions, in the 1980s, community colleges increased their educational role through career-oriented training and certificate programs.⁶² This was an integral step which tied community colleges with local business owners.⁶³ Community colleges continue to be flexible as they strive to address changing educational and training needs.⁶⁴ The National Association for Community College Entrepreneurship (NACCE) is an example of how community colleges are already leading the way in terms of creating entrepreneurship curriculum and programming.⁶⁵ Through relationships with the business community, colleges and universities are in a good

position to strengthen the human and social capital of female students.

As explained in the paper, *A Place of Her Own: The Case for University-Based Centers for Women Entrepreneurs*, colleges and universities can contribute to economic development and to the knowledge base of entrepreneurship by:

...building mutually beneficial university-business partnerships, advancing and disseminating cross-disciplinary research on women's entrepreneurship, and developing innovative educational and support programs for current and future entrepreneurs.⁶⁶

More than 2,000 two- and four-year colleges and universities in the US offer at least one course in entrepreneurship, and a smaller, but growing, number offer baccalaureate degrees, or concentrations within master's and doctoral programs.⁶⁷ However, according to expert roundtables conducted by Project Tsunami (now Quantum Leaps) in 2004, only a select few of these programs are designed to address the unique needs, learning styles, and preferences of women entrepreneurs.⁶⁸

Section Summary: *The number of women-owned businesses and women engaging in entrepreneurial activity is growing, but large gaps still exist between men and women.⁶⁹ It is important to support nascent women entrepreneurs and established women business owners to make sure they have the resources to succeed.⁷⁰ Establishing or modifying entrepreneurship centers and non-credit training programming in two- and four-year college and university settings with a focus on the preferences and needs of women would increase the number of aspiring and current women business owners being served and promote entrepreneurship to currently enrolled female students who are not yet considering entrepreneurial pursuits.⁷¹*

The following section outlines successful practices in establishing and modifying entrepreneurship programs for women, as found during interviews and an exploratory literature review.



Literature Review and Interview Findings

The primary goal of this report is to identify successful practices in entrepreneurial education for women to provide assistance to educational institutions seeking to establish new or modify existing entrepreneurship centers and non-credit training programs for women. The SBA's Women's Business Center Program, SBDCs, and programs of some two- and four-year colleges and universities provide examples of successful practices.

Three common themes for establishing or modifying entrepreneurship centers and non-credit training programs for women emerge from the literature and interviews: 1) knowing the target audience, 2) providing support mechanisms such as mentoring, networking, and counseling, and 3) collaborating with other organizations. Other important practices for program success include marketing and evaluation. These practices for establishing or modifying entrepreneurship centers and non-credit training programs are discussed in this section, emphasizing the needs and preferences of women.

Establishing or Modifying Entrepreneurship Centers & Non-Credit Programs for Women

Knowing the Target Audience

Whether the goal is to improve upon an existing program or to establish a new entrepreneurship center or non-credit training program, having a clear understanding of your target audience is integral for success.⁷²

This section reviews two elements key to understanding the audience of women for entrepreneurial programming. First, it reviews what is known about the audience of aspiring and current women business owners. This knowledge can be used as a starting point for designing a program or determining what modifications should be made to an existing program for women. Secondly, it explains the need for understanding a local audience and ways in which this information can be gathered.

The Audience of Women Business Owners

A main component of successful Women's Business Centers (WBCs) is the ability of these centers to understand the audience of women. Developers in college-based or other organizational entrepreneurship centers or training programs should consider the lessons learned by WBCs.

- Offer programming using relationship and holistic instructional strategies.⁷³
- Provide women and minority women with a "safe-space" for learning.⁷⁴
- Provide women with role-models by employing women and minority women as instructors or featured speakers.⁷⁵
- Develop experiential learning opportunities and formal support networks to increase women's access to human, financial and social capital.⁷⁶
- Offer programs to bring together women and minority women with similar experiences to provide a motivating atmosphere for learning and exchanging ideas.⁷⁷
- Recognize that women often have a disproportionate amount of child care responsibility, which may impede their ability to attend programs and classes.⁷⁸
- Offer course training in topics that women prefer. The majority of WBCs indicate business planning, finance, and marketing are the most heavily attended classes.⁷⁹
- Offer courses that focus on issues specific to the industries common to women-owned businesses. Women attending WBCs showed the greatest interest in retail trade; accommodations and food services; and other services, including child care and pet care.⁸⁰

Section Summary: *Four program elements should be considered when establishing or modifying an entrepreneurship center or non-credit training program. These considerations include: 1) having learning environments that incorporate relationship and holistic approaches, 2) having supportive learning environments, 3) having women in teaching and speaking roles, and 4) incorporating experiential learning and formal support networks. Additional strategies are likely to differ by local audience.*



Understanding the Local Audience

While there are some universal issues for women, one single model fitting all women's business centers has not emerged. Focusing on the local audience is a main reason for WBCs' ability to attain and sustain positive impact.⁸¹ Many factors can affect the success

of a community-based program. An organization that has had success with its approach to serving its local audience is a WBC located in Nebraska, which has considered the rural characteristics of its audience and how best to serve them.

Successful Practice: Understanding a Local Audience

Nebraska's Rural Enterprise Assistance Project: Women's Business Center

In Nebraska, the SBA-affiliated WBC is located in Center for Rural Affairs (CRA) Rural Enterprise Assistance Project (REAP). REAP's WBC focuses on assisting the needs of start-up and existing rural Nebraska women entrepreneurs. Incorporating the WBC within the REAP organization made sense because half of Nebraska's residents live in rural communities. The program provides basic training in writing a business plan and e-Commerce; several types of counseling, mentoring and networking activities; and assistance with micro-loans. A 2003 report by the W.K. Kellogg Foundation and the Corporation for Enterprise Development included focused examinations of both Kentucky and Nebraska because of each state's surprisingly strong entrepreneurial environments. In Nebraska, there is a high entrepreneurial output based on the dollars invested by the state in business development and education. The authors concluded that an element of Nebraska's success as a top state for entrepreneurial growth was that several organizations focused on and had a strong commitment for supporting microenterprises, especially within the rural population. As a testament to the WBC's ability to serve its audience in this way, in April of 2008, the REAP WBC was one of only thirteen organizations nationwide selected to receive funding from the Women & Co.[®] Microenterprise Boost Program, which was designed to help low- and moderate-income women who are owners of microenterprises. It was the WBC's fourth year selected for the program.

Sources:

Rural Enterprise Assistance Project: Women's Business Center, Monica Braun, Center Director
http://www2.cfra.org/reap/womens_business_center.htm, Retrieved December 2008.

Center for Rural Affairs

<http://www.cfra.org/node/1167>, Retrieved December 2008.

W.K. Kellogg Foundation and the Corporation for Enterprise Development. (2003). *Mapping Rural Entrepreneurship*. Battle Creek, MI: W.K. Kellogg Foundation. (<http://www.cfra.org/node/1167>).

Colleges establishing new programs or modifying an existing entrepreneurship center or non-credit program for women should consider whether the findings across WBCs are similar for their audiences. A number of audience and program characteristics should be researched in order to understand unique, local programmatic needs. These include, but are not limited to:

- Sensitivity to ethnic and cultural background or diversity (including language use)
- Size and stage of business
- Preference for course topics or industries of interest

- Time of programming and preference for class format (including considerations for child care or other family responsibilities)
- Demographics of the audience including age, family, and work status

Sensitivity to Ethnic or Cultural Backgrounds and Diversity. More attention continues to be placed on multicultural education.⁸² One main reason for this is that the number of students of different ethnic and racial background entering schools has increased, including those with primary languages other than English. Another reason is that students of different backgrounds, including women, actively sought to have their history, culture,



ideology and pedagogy “accepted, appreciated, and affirmed in every aspect of the policies and practices of the education system.”⁸³ Educational institutions are familiar with considering the needs of their students based on characteristics such as race, class, gender, and disability.⁸⁴ Similarly, WBCs recognize this need. WBCs serve many women with different ethnic and cultural

barriers. Between 2001 and 2003, two-thirds of WBCs experienced a growth in the numbers of minorities served.⁸⁵ As such, WBCs have actively considered ethnic and cultural diversity in regards to program design.⁸⁶ The following WBCs demonstrate successful practices for determining these types of needs within a local audience and tailoring programming around those needs.

Successful Practices: Supporting Cultural Sensitivity and Diversity in Women’s Business Education

Center for Women & Enterprise: Supporting Spanish Language

The Center for Women & Enterprise (CWE) is a non-profit organization serving prospective and current women business owners at several offices located in Massachusetts and Rhode Island. Since 1995, the organization has served more than 15,000 clients. Nearly one-third of these clients are minorities, some with Spanish language backgrounds. CWE serves this population by offering courses in Spanish and provides a Spanish language website. The website provides the primary content about the organization and links which help market the training with an online registration process. Spanish language programs are offered in all of their locations.

ONABEN – A Native American Business Network

The ONABEN Women’s Business Center located in Portland, Oregon serves women by providing access to resources, training, and support for starting and growing businesses with a particular focus on Native American female entrepreneurs. The nonprofit organization was started by Oregon Tribes which has a distinct mission to “enable Native Americans to realize their dreams for a better quality of life through owning and operating a successful business.” While this was the mission of the organization, it did not at first, have a distinct curriculum that met the needs or reflected the unique experiences of the audience. As such they embarked on a project to develop their own curriculum that was trademarked and launched in 2005. The *Indianpreneurship*[®] program is story-based and uses Native American entrepreneurial experiences as a basis for illustrating business principles. The executive director of ONABEN, Tom Hampson, has said, “We want our students to identify with the lives and stories in our curriculum as well as be encouraged and inspired to follow their own small business.” ONABEN has had great success serving more than 1,000 clients since the development of the program in 2005 and marketing and selling their *Indianpreneurship*[®] curriculum and training program.

Women’s Economic Self-Sufficiency Team

Serving Native American and Spanish Speaking Clients throughout New Mexico

The Women’s Economic Self-Sufficiency Team (WESST) is a nonprofit Women’s Business Center based in Albuquerque, New Mexico. Approximately 75 percent of WESST’s clients are female and more than 60 percent are members of an ethnic minority. Because WESST has such a large Native American population, they work with the regional Navajo Nation Small Business Development Center to ensure that they are honoring tribal laws. WESST provides services in English and Spanish to accommodate their many Spanish-speaking clients and have seven offices around NM in urban and rural areas to facilitate access to one-on-one counseling.

Sources:

Center for Women & Enterprise, Carol Malysz, Former Director, CWE-RI
<http://cweonline.org>, Retrieved December 2008.

ONABEN – A Native American Business Network, Kedma Ough
<http://www.onaben.org>, Retrieved December 2008.

Women’s Economic Self-Sufficiency Team, Grace Boyne, Regional Manager
<http://www.wesst.org>, Retrieved December 2008.



Size and Stage of Business. A key to entrepreneurial programming which differs fundamentally from business management is that entrepreneurial education “must address the equivocal nature of business entry.”⁸⁷ A woman may seek information to help her decide whether to start a business or what kind of business to start. Studies indicate that many women require the opportunity to explore entrepreneurship before committing to it.⁸⁸ This may be especially important for entrepreneurship centers and non-credit training programs that serve female students who have not previously considered entrepreneurship as a career option. Presenting female students with various options for starting businesses as well as providing skills needed to begin a venture, may encourage them to create a path leading to business ownership.

In *Women Entrepreneurs: Moving Front and Center: An Overview of Research and Theory*, Greene and her colleagues describe another issue that is often overlooked in training programs for nascent entrepreneurs. They explain that “personal decisions about timing and commitment to the business currently play a greater role in women’s entrepreneurial choices than they do for men; as do issues of work and family balance.”⁸⁹ These are important considerations for women deciding between various entrepreneurial options including the size and types of ventures they build.⁹⁰ Similarly, research shows that college entrepreneurial programs need to encourage students to develop new ideas with a focus on growth ventures.⁹¹

At the same time, in order to truly expand the number and size of women-owned businesses in a local community, program designers should determine if they are meeting the needs of existing business owners. Many current women business owners require more sophisticated training to meet specific challenges such as marketing their business or expanding for growth. To best serve existing women-owned businesses, courses must be offered to address varying stages of development and experience-levels.

The report, *Entrepreneurial Education and Training for Women—Best Practices and Recommendations along the Business Growth Continuum*, describes the findings from expert roundtables of educators, policy makers, and women entrepreneurs convened to explore challenges, recommendations, resources, best practices, and new strategies for increasing women’s entrepreneurial training.⁹² The expert panels found that “women entrepreneurs have different education and training needs at different times, depending on the type and size of business they own” and that “there are not enough entrepreneurial training opportunities available for businesses transitioning from small to mid-sized and from mid-sized to large.”⁹³ Many WBCs understand the business stage continuum and offer programs that fit the many needs of their audiences. The two programs on the following page demonstrate best practices for recognizing and targeting programming to the differing business development needs of local audiences.

It is also important to know the extent to which an audience has had the opportunity to explore or understand elements necessary for business growth. Even though women may not express a desire to grow large businesses, research suggests that current business owners may not consider growing large businesses because of inadequate education and encouragement to do so.⁹⁴ Educational programs that introduce female students to the concept of entrepreneurship should educate them about the benefits of engaging in the development of large businesses as well as how to select business opportunities in industries more suited for growth.⁹⁵

Topics and Industries of Interest. Women’s Business Centers tailor programming to best suit the needs of women. Programming is offered across a range of topics and industries.⁹⁶ In 2004, WBC directors reported that the most frequently attended courses included business planning, finance, and marketing. The least attended classes covered employment and equity financing.⁹⁷ The industries of greatest interest were retail;



Successful Practices: Programming for Women at Different Business Stages

Jacksonville Women's Business Center: "Supporting Women Entrepreneurs at Every Step"

The Jacksonville Women's Business Center (JWBC) opened in November 2004. Through JWBC programming, "both aspiring and existing business owners gain access to education, capital, resources and networks to help them become more successful." JWBC programs are designed to meet the needs of women entrepreneurs at different stages of business development, including: 1) Aspiring entrepreneurs—those women who have an idea and a commitment to explore it; 2) Emerging entrepreneurs—those engaged in defining a market, developing products and services and building a business organization; 3) Growing entrepreneurs—those who have experienced dramatic expansion success with evidence of developing professional management and systems; and 4) Accomplished entrepreneurs—those who have created proven processes, effective management and continuous profitable growth. For example, JWBC offers an expert panel event for aspiring entrepreneurs titled *LaunchPad*SM which provides them with information regarding the benefits and challenges of starting a business from scratch, buying an existing business, buying a franchise, or opening a business under a corporate umbrella. In order to provide programming to women at other stages of development, JWBC has mentoring programs that strategically match clients to assist them in meeting their specific business goals. For growth oriented and accomplished entrepreneurs, JWBC provides access to consulting in a number of advanced topics including employee issues and equity financing.

Center for Women & Enterprise: Serving Women "At Every Stage of Business Development"

The Center for Women & Enterprise (CWE) of Massachusetts and Rhode Island offers a full range of services for individuals at every stage of business development. The CWE continuum of programming includes "Exploring Entrepreneurship," "Planning for Your Start-up," "Managing and Growing Your Business," "Consulting for Your Business," "Certifying Your Business," and the "Venture Capital Center." In fact, for new clients CWE offers an information session explaining all of their offerings. This program, first and foremost, helps nascent entrepreneurs decide whether or not they are ready to begin their businesses. However, by giving an overview of all CWE services, the Center provides new and current business owners a perspective on many paths for entrepreneurship and business growth.

Sources:

Jacksonville Women's Business Center, Sandy Bartow, Executive Director
<http://www.myjaxchamber.com>, Retrieved December 2008.

Center for Women & Enterprise, Carol Malysz, Director, CWE-RI
<http://www.cweonline.org>, Retrieved December 2008.

accommodations and food services; other services, including child care and pet care; and arts, entertainment and recreation.⁹⁸ Economic, social, and regional factors contribute to women business owners' preferences for these training topics.

Sixty percent of WBC clients are managing start-ups and 67 percent have household incomes of less than \$50,000.⁹⁹ These demographics account for the small number of WBC clients with interest in employment issues and equity financing. At the same time, research has found that issues of employment exist for women positioned for growth.¹⁰⁰ These women indicate that they

face obstacles in terms of training and attracting a skilled work force and providing quality jobs to women and minorities. Furthermore, these women express interest in having more access to training and skill building to overcome these challenges to growth.¹⁰¹

Technology training is also important in entrepreneurial programming for women. Research shows that opportunities for women business owners and their potential for growth improve with the use of technology.¹⁰² In her report, *Women Entrepreneurs in the Global Economy*, Susanne Jalbert supports this assertion indicating that:



The importance of access to information technology cannot be underestimated. Information technology can help identify markets, provide important industry information, spotlight trends, and highlight potential niches.¹⁰³

Technology issues vary for different local audiences. A study undertaken by StratEdge for the National Women's Business Council sought to explain state-level differences in women-owned business performance. The study authors found that having access to

resources such as technology infrastructure contributed to better business performance. State-level discrepancies in women-owned business performance could be partially explained by this factor.¹⁰⁴ This demonstrates the importance of determining the local availability of technological resources and client skill-levels for taking advantage of that technology. One WBC that has demonstrated expertise in this area by attending to the various technology training needs among its clients is the Microbusiness Advancement Center (MAC) of Arizona.

Successful Practice: Specific Topics of Interest for a Local Audience

The Microbusiness Advancement Center Serving Tucson and Southern Arizona: "Tech Basics and Tech Tools for Marketing"

The Microbusiness Advancement Center (MAC) serves all aspiring and current business owners as part of the SBA Women's Business Center program. The mission of MAC includes helping individuals start, fund and grow their businesses by providing quality business education and access to capital. Included in their line-up of training with "Introduction to Business Ownership," "Business Planning," and even the "Business of Childcare" are courses for technology use. These include "Tech Basics" and "Tech Tools for Marketing." "Tech Basics" focuses on general computer skills that may be of need to the local audience. In order to appropriately serve their audience with the training, they provide a "Computer Skills Assessment" test so that potential participants can determine if the training is suitable for their needs. The "Tech Tools for Marketing" training is a more advanced and intensive eight-hour workshop that includes an overview of how to generate professional marketing materials, use of basic photo-editing tools, email and e-marketing tools, website development and more.

Sources:

The Microbusiness Advancement Center–Women's Business Center, Debbie Chandler, Executive Director
<http://mac-sa.org/training/>, Retrieved December 2008

Industry trends are also likely to vary by region and may lead to the need for specific training for women. In Illinois, for example, an educational program for female owners of construction firms was established in response to a local industry need.¹⁰⁵ After the state government mandated an increase in contracts awarded to women- and minority-owned businesses, a number of women and minority business owners of construction firms expressed a need for understanding the government contracting and project management process in order to facilitate their ability to compete.¹⁰⁶ Several state agencies and organizations collaborated to provide this education to women and minority business owners.¹⁰⁷

A similar successful practice for meeting a local industry need was implemented by the Women's Enterprise Development Center (WEDC) of Westchester, NY which is described on the following page.

Time of Programming and Preference for Class Format. For WBCs, the most frequently attended sessions are one-hour seminars followed by one-day workshops. Additionally, clients of WBCs typically prefer the morning or noontime periods, as opposed to the afternoons or evenings for programs.¹⁰⁸ However, these may not be the most desirable times for women attending entrepreneurial or business training in other



Successful Practice: Specific Industry Training for a Local Audience

Women's Enterprise Development Center of Westchester, New York: "Child Care Provider Training"

Among its many initiatives, the Women's Enterprise Development Center (WEDC) of Westchester, NY provides specific training for women business owners in the child care industry. The WEDC was established in 1997 and soon began to recognize the specialized needs of the local population. In partnership with the Child Care Council of Westchester, the WEDC developed a specialized training program for family day care providers to learn sound business practices. The six-session course for women interested in child care business covers a variety of industry and general business topics including bookkeeping and accounting, life skills, marketing, and financing. Furthermore, WEDC continues to provide new programming to its partners and women clients as needs arise.

In 2007, the results of a county-wide study were released showing that families in Westchester, NY were opting out of regulated care for financial value and flexibility reasons. The County worked with the Child Care Council of Westchester, Inc. to help implement strategies and activities some of which were intended to develop greater opportunities and new approaches for the formal child care industry. As part of their efforts, the Child Care Council expanded their relationship with their partners, such as the Women's Enterprise Development Center (WEDC), who contribute expertise by offering services including follow-up business coaching to new workshop participants.

Sources:

Women's Enterprise Development Center (WEDC), Anne Janiak, Executive Director
<http://www.wedc-westchester.org/childcare.htm>, Retrieved December 2008
Child Care Council of Westchester, Inc. (Fall 2007). *Update*. Newsletter.

educational settings. As part of a focus group of women business owners, the Dakota County Technical College found that women were interested in a range of flexible training schedules that included short "breakfast" courses from 7 to 9 am as well as night classes.¹⁰⁹ It is clear that in order for programming to be successful, it is important to match the level of intensity of programming to the needs and time availability of the local audience.

Similarly, designers should develop programs using formats that local audiences prefer. Seminars and workshops are typical formats for WBCs.¹¹⁰ A number of WBCs provide multi-week courses that are similar to typical 15 to 16 week, semester-long courses offered in community colleges and universities. These programs for new business owners often cover new topics weekly, such as identifying business opportunities, market research, financial analysis, legal issues, and strategic or business planning. Other studies have shown that current women business owners expressed interest in customized,

small group courses with more personalized instruction.¹¹¹

In addition to traditional classroom formats, the number of colleges incorporating online courses and degrees is growing. This can be particularly helpful for reaching aspiring and current women business owners. Many studies show that women share a disproportionate amount of child care, elder care and household responsibilities, which result in time constraints and commuting challenges.¹¹² Online courses solve many of the obstacles colleges face when trying to reach their local women's audience.

Some studies show that women express more interest in face-to-face or integrated face-to-face and online programming.¹¹³ One study of female students in a college entrepreneurship program found that few were interested in completely online course formats.¹¹⁴ This finding should not discourage other institutions from offering online programs, as it is possible that target audiences for other



entrepreneurship programs for women may have different preferences. Otherwise, it may signal a need to incorporate creative solutions for providing the convenience of online programs along with interactive learning.

Other research affirms that while women business owners prefer convenient and easily accessible programming, they also express a

need for building relationships.¹¹⁵ Experts suggest that highly interactive “on-demand” eLearning, peer-learning technologies, and Internet forums may prove useful to meeting both needs.¹¹⁶ One community college which has embraced the distance learning format while creating opportunities for students to interact is the Santa Fe Community College of New Mexico.

Successful Practice: Developing an Online Entrepreneurship Program

Santa Fe Community College of New Mexico: Entrepreneurship Institute

In 2006, the Entrepreneurship Institute at Santa Fe Community College launched an entirely online six month accelerated certificate program which emphasizes empowering students to create and build successful businesses on their own. The Entrepreneurship Institute designed and marketed the program so that students could complete the programs “without putting their jobs or families on hold.” The program is offered to anyone interested in entrepreneurship and was marketed as being appropriate for anyone from “small business owners to seniors looking for a second career, to existing and prospective franchise owners and students majoring in other fields.” In addition, while students learn how to recognize entrepreneurial opportunities, create a business model, operate in a global setting, and take advantage of e-commerce, the program is designed so that students participate in activities with and meet successful entrepreneurs.

While the program is open to anyone, it provides many elements that are attractive to aspiring and current women business owners—it can be completed in a relatively short amount of time; the on-demand online format makes it convenient for women with jobs or running their business as well as those with families; and it still provides an interactive environment. Since its inception, sixty to seventy percent of the participants have been women.

Sources:

Entrepreneurship Institute at Santa Fe Community College, Drew Clausen, Designer/Instructor
<http://www.sfccnm.edu/programs/entrepreneur>, Retrieved December 2008

Section Summary: *The examples here are not exhaustive of all the possible factors that programmers could consider for their local audiences. Other factors that might be important to include are socio-economic status, disability and accessibility issues, educational attainment levels (important for understanding the level at which a training session can be taught), trends for women entering into non-traditional industries, leadership skills and self-efficacy, work or student status, type of profession or job titles, and family status or age of children.*

Conducting a Needs Assessment

While a program is unlikely to address all possible student characteristics, a needs assessment should help to find the most important and unique local issues for program

planning. There are many definitions for “needs assessment.” In their book, *Planning and Conducting Needs Assessments: A Practical Guide*, Witkin and Altschuld define it broadly as:

A systematic set of procedures undertaken for the purpose of setting priorities and making decisions about program or organizational improvement and allocation of resources. The priorities are based on identified needs.¹¹⁷

A needs assessment, conducted by a community college, university or other educational institution for establishing or modifying entrepreneurial education for women, could be exploratory in nature to help narrow the



Successful Practice: Conducting a Needs Assessment for Gender Issues in Entrepreneurship Education

Dakota County Technical College of Minnesota: Business Entrepreneur Program

The Dakota County Technical College (DCTC) in Minnesota has offered a Business Entrepreneur program for six years and has recently received numerous awards for its programming and instructors. While the program is open to both males and females, the college conducted a needs assessment to determine if there was a need for customized programming based on the preferences of women. The needs assessment consisted of a literature review and analysis of women's business centers and microenterprise programs in the region; a survey of current female and male students; and a focus group of diverse women entrepreneurs from the local community.

The survey and focus group yielded many results. First, the study found that the women in the DCTC audience did not indicate the demand for gender-specific curriculum for most general business management or entrepreneurship courses. However, the majority of women indicated that a gender-focused environment would be more effective for discussing the topic of work-life balance. Experienced entrepreneurs also suggested a need for gender-specific training for communication and networking. While the entrepreneurs did not feel the need to exclude males from classroom settings, most suggested that the presence of female instructors or women entrepreneurs as mentors and supporters would be beneficial. Another interesting finding of the needs assessment was that fewer current women students were interested in online education in comparison with men despite an assumed desire for flexibility. The study authors concluded that the disinterest in online courses was their expressed preference for hands-on training and in-person interaction. While the program offers online courses, it also has placed a strong emphasis on creating hands-on learning experiences and networking opportunities.

Sources:

Dakota County Technical College, MN, Christine Pigsley, Associate Dean
<http://www.dctc.mnscu.edu/>

Mollenkopf-Pigsley, C and Erickson, R. (2007). *Gender and Entrepreneurship Education*. Research report. Rosemount, MN:Dakota County Technical College.

target audience or it could help to further understand a pre-defined audience.¹¹⁸

Educational institutions that have not yet determined which population needs to be served in their area should consider contacting local chambers of commerce, associations of women business owners, or other similar resources to survey their local community. This may help to define a target audience for their programming and the needs of that audience. An educational institution that has already defined their target audience, such as current students in a continuing education program, may survey that audience to determine the level of interest in entrepreneurial education as well as to determine the gaps that exist in current programming.

An initial survey among currently matriculating students, members, or attendees is a very cost effective and efficient way to determine interest, as it is easier to enlist students already at the institution than to try to recruit an entirely new crop of students. Needs assessments may be undertaken by program designers at a single campus or may be undertaken on a system-wide level. In 2000, the Virginia Community College System (VCCS) online journal *Inquiry* reported the results of surveys that took place in 1999 regarding entrepreneurship education training for the entire VCCS. The study included two surveys – one of VCCS presidents and a second of current students. The researchers found wide gaps between what entrepreneurship education was being offered and the demand from students for such learning opportunities.¹¹⁹



The authors concluded that given the gap between offerings and demand, individual campuses needed to do more local needs assessments. Interestingly, since the report, several of the colleges in the system have reconsidered or expanded entrepreneurial programs.¹²⁰ Additionally, the Northern Virginia Community College was recently honored along with Virginia's Community Business Partnership as a 2008 Northern Virginia Leadership Award recipient for their collaboration on a 13-month program which matches aspiring entrepreneurs with both educational training and real-world experiences.¹²¹

Another method for conducting a needs assessment is focus group research, which is especially useful for determining the interest and needs of targeted audiences like current female students. In addition, by marketing focus groups throughout a community or through local business organizations, it is possible to get the opinions of women business owners who are not current students. An excellent example of a school which conducted both survey and focus group needs assessments with the intention of modifying an entrepreneurship program appropriately for women is the Dakota County Technical College of Minnesota.

Needs assessments must be continuously updated to keep abreast of the current needs of your audience. In a study of graduate and undergraduate students who had attended entrepreneurship courses at Boston University School of Management, Brush and her colleagues found differences in the perceived value of certain teaching methodologies between two groups of students who graduated in 1988 and 1993. The authors suggest that program directors and instructors need to update and experiment frequently and that course content must reflect current environmental trends such as strategic alliances, global competition and changing technologies. They conclude that "As providers of entrepreneurial knowledge and skills, students are our 'customers' and we must continually seek out their perceptions of how well we are serving their needs."¹²²

Providing Support Services

Entrepreneurship and business management training is not typical business education and should be approached with sensitivity to those differences. Although entrepreneurs do not need to be an expert in any single skill set, they must be sufficiently adept at a wide variety of skills to make sure that a business does not fail. To that end, there must be a pipeline of support that supplies the entrepreneur not only with training but also with a myriad of other services. Networking, mentoring and counseling opportunities are among the most important of support services centers can provide their clients.¹²³ In any career endeavor, women benefit from hearing stories from their peers regarding their paths to success as well as the ways in which they succeed without sacrificing other aspects of their lives.¹²⁴

The majority (80 percent) of WBCs provide networking, mentoring and peer-to-peer opportunities.¹²⁵ WBCs use these support services to help women business owners build beneficial professional and personal networks. These networks provide access to opportunities and financial supporters, spotlight inspiring role models, and encourage professional and personal development. Educational institutions with entrepreneurship programs for women should establish similar support mechanisms. Even if a college already has existing mentoring, networking, or counseling services in place, efforts should ensure that these services provide female students with access to female role models and mentors.¹²⁶

As Mary Riebe describes in the previously mentioned paper, *A Place of Her Own: The Case for University-Based Centers for Women Entrepreneurs*, another reason colleges should include these services is because of their unique position to reach younger aspiring women entrepreneurs.¹²⁷ Research shows that while many young women express interest in entrepreneurship, typically, it is older women who have the access and ability to start businesses. By providing young women with encouragement, training opportunities, and role models, colleges can "shorten the learning curve



necessary to launch their own businesses.”¹²⁸ Additionally, centers for women entrepreneurs in a college setting have the ability to attract women from a wide range of disciplines.¹²⁹

One area that has historically been an important factor for the success of women’s business ventures, as described in the introduction to this report, is women business owners’ access to capital. Besides educating women about capital options, it is important that women have opportunities to build relationships with bankers and advisers.¹³⁰ Many of the organizations interviewed for this report have regular seminars on how to access capital or act as intermediary lenders.

Many chambers of commerce, WBCs, and SBDCs are successful at helping women business owners overcome obstacles to accessing capital, simply through providing support services which help women business owners identify sources of capital and learn how to build relationships with financial professionals. While colleges are likely to incorporate training sessions on finance and capital choices, college entrepreneurship and business training programs that include support services are more likely to contribute to female students’ ability to access capital.

Women business owners are also likely to have greater difficulty accessing markets and decision makers in comparison with men.¹³¹ For instance, the H.R. 4897 *Equity in Contracting for Women Act of 2000* was passed in an effort to help women more successfully compete for government work and stipulates that 5 percent of all federal contract dollars be awarded to women-owned business. However, women still face challenges making gains in government contracting. As of 2006 only 3.4 percent of federal contract dollars went to privately-held women’s enterprises.¹³²

Additional research shows that women-owned business that serve corporate markets are also having difficulty winning prime contracts. Prime contracts are generally more lucrative than subcontracts, subsequently affecting a company’s ability to grow. Often, corporations making an effort to increase

contracts to women and minority suppliers do not stipulate the need to award prime contracts to these businesses. In fact, one study showed that between 2000 and 2003, the percentage of corporate prime contracts awarded to women enterprises decreased.¹³³

One key strategy for reversing this trend is to increase the networking opportunities between women and key corporate and federal buyers. One study shows that the majority of women business owners who had success winning corporate contracts indicated that a primary factor of success was their relationship with key decision makers, especially purchasing and supplier diversity personnel. Corporate decision makers who were surveyed in the same study also indicated that they depended on the relationships between their supplier diversity departments and women for communicating about contract opportunities. Many also depended on referrals from their colleagues in other corporations.¹³⁴

In order to facilitate the critical representation of women’s enterprises in both corporate and government markets, any entrepreneurship program established or modified for women must seriously consider incorporating supportive networking and mentoring activities that promote women’s access to markets and key decision makers. By fostering these relationships, program designers assist women business owners in getting business as well as becoming advocates to increase awareness about the need for expanding contract opportunities for women overall.

Networking

Many business opportunities are identified through information transferred within social networks. Women entrepreneurs search for new business opportunities differently than men because women tend to have and utilize more informal or interpersonal networks.¹³⁵ Women, especially those with start-up or smaller businesses, are more likely to seek advice from family members and friends who may or may not be business owners.¹³⁶ They are less likely to seek advice of professionals such as lawyers, accountants, and bankers. A



strong element of the WBCs' success is their ability to help women build more formal business networks through interactions with peers who are members of women's business organizations, government representatives, and professional advisors. Many WBCs hold annual networking events where women

business owners can meet state and government vendors and local college and university representatives, while they network with other women business owners and attend informative seminars. One WBC which has great success with such an event is the Women's Business Center of Northern Virginia, as described below.

Successful Practice: Creating an Effective Networking Event

Women's Business Center of Northern Virginia's Annual Women Entrepreneurs Expo

The Women's Business Center of Northern Virginia (WBC NoVA) is a program of Virginia's Community Business Partnership (CBP), a nonprofit formed in response to an identified need for small business technical assistance and financing services, particularly to low-moderate income and disadvantaged individuals, including minorities, women and the disabled. WBC NoVA hosts an annual Women Entrepreneurs Expo, an all-day event which has attracted more than 400 participants. There are several elements that contributed to this high level of success. The Expo consists of workshops, an exhibitor trade fair, and a networking luncheon often featuring keynote remarks by a successful woman entrepreneur. The exhibitor trade fair includes vendors ranging from local small businesses to corporate vendors and government agencies looking to do business with women entrepreneurs. In addition, organizers were attentive to the importance of providing women with the chance to interact with key decision makers by encouraging local politicians and subject matter experts to attend the Expo's luncheon. The entire event provides women with the opportunity to socialize with other successful business women, meet with business advisors, and network with government and corporate decision makers.

Sources:

Women's Business Center of Northern Virginia, Springfield, VA, Lisa Goodman, Director
<http://www.cbponline.org/>, Retrieved December 2008.

Even when an event is not especially designed for women, it can be customized to meet their needs. An example of this is the Wharton School SBDC, where more than half of clients are women. This SBDC ensures that several of their programs feature women role models. For example, in 2008, the Wharton School SBDC hosted a networking event attended by nearly 100 entrepreneurs which was facilitated by an extremely successful local woman entrepreneur. The benefit of this type of programming is two-fold: creating opportunities for women to network in an environment with a successful role model and presenting women and men business owners, as well as community leaders, with an image associating women entrepreneurs with success.

In addition to large annual or one time events, some WBCs and local women's and minority chapters of chambers of commerce hold a myriad of networking events tailored for women and minority business owners. Examples of these events include networking coffees and breakfasts, mingling events in which veteran members sponsor introductions with new members, and facilitated events with local corporate or government supplier diversity representatives. Colleges and universities with women's entrepreneurship programs should consider hosting similar events or make sure that female students participate in these types of activities to increase their entrance into formal networks. WBCs also help their clients establish formal networks by setting-up client directories. In this way, they encourage their current and



past clients to make purchases from other women business owners, further contributing to their success and the growth of their formal business relationships. One WBC which is a model for

providing a number of these networking activities is the Center for Women & Enterprise.

Successful Practice: Providing a Full Spectrum of Networking Activities

Center for Women & Enterprise's Networking and Special Events

The Center for Women & Enterprise (CWE) of Massachusetts and Rhode Island offers a full range of services for its clients. It is a model example for serving women entrepreneurs because CWE designs networking events for women at every stage of business development. This provides women entrepreneurs the opportunity to network with successful women business owners as well as decision makers and business professionals willing to assist them with access to various capital resources and business markets. The organization does all of this with an additional focus on its local diversity. CWE provides the following networking and special events.

- An Annual Auction and Gala Dinner—a large social and networking event which brings together women entrepreneurs and the business community.
- The Latina Entrepreneurs Summit—an annual event which gives Latina entrepreneurs an avenue for networking with other entrepreneurs and professionals who are interested in growing the success of Latina businesses.
- An equity breakfast series called the “Open House Coffee & Capital” which allows women ready for growth to sit down in small round-tables with area angel and venture capital firms for candid discussions about raising equity capital.
- The “Destination Success” annual marketing and educational platform designed to bring women and minority business enterprises together with companies that are committed to supplier diversity.
- An ongoing “Monthly Women’s Networking Event” held in several regional locations to bring successful businesswomen together with their peers.
- An online “Business Directory” of past clients who wish to market their businesses on the CWE website.

Sources:

Center for Women & Enterprise, Carol Malysz, Past Director, CWE-RI
<http://www.cweonline.org>, Retrieved December 2008.

Mentoring

Mentoring is a critical component of successful entrepreneurship training. Among entrepreneurs, it is a partnership between two people (mentor and mentee) normally working in a similar industry. A mentor helps the mentee find the right direction and helps them to develop solutions to career or business challenges with the credentials of having already experienced and survived similar situations.

A review of several studies shows that women prefer relationship-oriented approaches to

entrepreneurial learning.¹³⁷ In addition, a woman business owner is more likely to be successful at establishing and growing a business, if she has had a chance to build a long-lasting mentoring relationship with a successful entrepreneur with whom she can discuss the challenges of her business. These mentoring relationships can also provide the opportunity to discuss obstacles that all entrepreneurs face, as well as those women may feel are gender-specific. Two WBCs have established unique approaches to providing successful mentoring programs.



Successful Practice: Unique Approaches to Mentorship

The Alliance Women's Business Center's: WNET Monthly Mentorship Roundtable

The Alliance Women's Business Center is a program of the Minority/Women Business Enterprise Alliance for women entrepreneurs in Orlando, FL. While traditional mentoring programs match women for long term relationships with the intention of having mentors assisting mentees with challenges as they develop, WNET is a monthly roundtable program where the Alliance invites successful business women from different industries as guest speakers with the purpose of sharing their experiences, challenges and the way they overcame them. This provides some the major components of a mentor relationship, including bringing together women of similar industries, sharing experiences and successful strategies to obstacles, and creating face-to-face interactions. This can be done without necessarily requiring the time commitment associated with a long term mentoring relationship. However, at the same time, the Alliance uses this opportunity for women with new or struggling businesses to network with and find successful business women in their industry who can serve as mentors.

Jacksonville Women's Business Center: Roundtables and Mentor Teams

The Jacksonville Women's Business Center (JWBC) strategically matches mentors with clients to encourage and guide each business owner through the challenges of meeting their specific business goals. In addition, JWBC also provides other mentorship programs. One of these is the *Business Advisory Councils* (BACs) program. The BACs provide peer-to-peer mentoring roundtables that are designed for sharing ideas, taking part in creative brainstorming, networking, creating support systems, and increasing confidence in business management. Topics addressed include organizational structure, marketing, public relations, cash flow, other financial matters, employees, and strategic planning, among other business issues. Another mentoring program is the *Financial Matters* mentoring program designed to link a woman business owner with a two-person "mentor team" consisting of an accountant and a financial expert. Over a six-month period, the mentor team educates the business owner in using financial and accounting information to improve management decisions. The mentee receives training in cash flow management, management of accounts payable and receivable, inventory management, and linkages between all financial statements. This program is designed to support any of their existing relationships with accountants and bankers. A sister program *Marketing Matters* operates in a similar fashion.

Sources:

The Alliance • Orlando, FL, Carrie Williams, Project Director

<http://www.allianceflorida.com/wbc.html>, Retrieved December 2008.

Jacksonville Women's Business Center, Sandy Bartow, Executive Director

<http://www.myjaxchamber.com>, Retrieved December 2008.

Counseling or Consulting Services

A traditional support service for both WBCs and college and university students is counseling. Counseling services are usually staffed with professionals and volunteers who provide advice to clients on an as needed basis. Counseling services can provide current women business owners and female students with opportunities to address specific issues or get general advice as they embark on new endeavors. This may be especially important for women who do not have a mentor, but still desire a one-on-one, confidential discussion in a nurturing

environment. Many WBCs use the counseling approach, but use the more business-oriented terminology of "consulting" when describing these services. Counseling services are also more successful when they are easily accessible and sensitive to cultural and gender issues. The Women's Economic Self-Sufficiency Team (WESST) based in Albuquerque, NM, as described on the next page, is a WBC that has successfully integrated a business consulting approach with sensitivity to gender and cultural issues.



Successful Practice: Understanding Gender and Cultural Sensitivities with Counseling Services

Women's Economic Self-Sufficiency Team: One-on-One Business Consulting

The Women's Economic Self-Sufficiency Team (WESST) "One-on-One Business Consulting" program was designed to provide any woman and minority business owner in New Mexico access to business experts for addressing specific questions about starting and running their businesses. There a number of WESST counselors throughout New Mexico who address issues such as:

- Understanding the steps to starting a small business;
- Understanding business structures, and incorporating a small business;
- Small business banking, accounting, and financial management;
- Business planning, including how to create a business plan and a marketing plan; and
- Business marketing, including branding and public relations

The staff of WESST has focused on creating a well-established consulting program because the WBC has a strong need for a one-on-one counseling model. WESST borders a number of different Native-American tribes that make up a majority of their client population. This presents a number of technical challenges, both logistically and culturally. Most clients served by WESST's Gallup, NM regional office live in excess of 1.5 hours away from any center and there are language and cultural barriers that require the staff to have an intimate knowledge of tribal as well as state and federal laws. The one-on-one counseling approach allows them to match counselors with their clients based on topics of interest and cultural sensitivities. In addition, the counselors can make one-on-one appointments to meet with clients at convenient places and times.

Sources:

Women's Economic Self-Sufficiency Team, Grace Boyne, Regional Manager
<http://www.wesst.org>, Retrieved December 2008.

Creating Collaborations

Successful collaborations bring two or more organizations together to work in synergy, in an effort that is "more than the sum of its parts." Each organization can serve clients and produce benefits while working separately, but not as many or as well as if they work together. Some researchers predict the future success and continued growth of WBCs that serve women entrepreneurs to be dependent on collaboration.¹³⁸ In working together, organizations can share resources, potentially lowering costs and focusing more resources on serving clients.¹³⁹ Most importantly, research shows that much of the success of the WBCs lies in their ability to leverage WBC assets and the assets of other organizations to the benefit of their clients.¹⁴⁰

In a college and university setting, collaborations are useful mechanisms for establishing and modifying entrepreneurship

programs for women. If a college or university decides to set up an entrepreneurship center or non-credit program with an eye to serving women, knowing what similar programs are being offered by other organizations can help to determine the focus of a new or modified educational program or center. For instance, traditionally, colleges and universities may have had a greater focus on long term educational courses. Local business organizations such as WBCs, SBDCs, or others are likely to be using established one-day or other short-term programming that may be useful for students who already have other long-term course commitments or for those who are in continuing education with a preference towards short-term commitments or non-credit options. Conversely, community colleges, many of which have already incorporated short-term certificate and online programming, may be a useful resource for



government or nonprofit business centers and organizations that are looking to better serve women entrepreneurs. It is also possible that two-year and four-year colleges or universities with degree programs may be able to work through these local business organizations to reach previously untapped audiences of women who have been unsure of whether the environment will be supportive to women. Collaborations with other business and women's organizations can pave the way for establishing the female-friendly reputation of a program.

There are a number of successful examples of colleges that provide entrepreneurship education and support services by leveraging the resources of several partners. Colleges and universities can provide students with a more cohesive core of services by establishing relationships with local organizations, such as chambers of commerce, WBCs, SBDCs, women's organizations, and libraries, which already have the infrastructure to provide entrepreneurship education services.

When establishing collaborations, program developers should consider who the potential partners are; what client needs might be best served through a collaborative effort; what resources might the potential partners bring to the program; what resources the entrepreneurial education program could offer in return; and what needs to be done to cultivate partnering relationships with other agencies.¹⁴¹ The WBC program presents many model examples of how organizations across the U.S. are engaging in collaborations throughout their communities. In the report *The Impact and Influence of Women's Business Centers in the United States*, Mary Godwyn and her colleagues explain that well thought-out and active collaborative relationships create a bridge to the business community, thereby enhancing the success of both WBCs and their clients.¹⁴²

The report *The Values, Views and Visions of Women Business Center Leaders* showed that, among the Women's Business Center leaders surveyed in 2006, almost all (98 percent) indicated that their centers were

actively involved in collaborations.¹⁴³ WBCs work with an average of seven different organizations in arrangements such as:

- creating cross-referral programs in which organizations suggest each others' services to clients;
- holding events or classes at other organizations' facilities;
- developing cross-promotions of events;
- partnering in programming and hosting events;
- hosting other organization events or classes in WBC offices; and even
- having representatives of other organizations serve as members of the WBC boards.¹⁴⁴

As of 2005, more than half (53 percent) of Women's Business Centers indicated that they were co-located with another organization, for example, a university, chamber of commerce or other nonprofit.¹⁴⁵ These arrangements have proven profitable. A 2002 survey conducted to analyze the economic impact of WBCs, found that centers which were housed together with other organizations as "bundled" services had more than two times the average profits of stand-alone centers.¹⁴⁶ Whether centers share physical space with other organizations or not, they frequently share personnel such as trainers and other office services.¹⁴⁷ This has two major benefits:

- 1) it creates a beneficial financial and resource relationship between two or more organizations, and
- 2) it provides clients of entrepreneurial education and support programs with the advantage of receiving expert assistance from multiple sources.

Whether co-located or not, WBCs have many types of collaborative partners. The aforementioned survey of WBC leaders showed that a majority had partnerships with SBDCs; local chambers of commerce or other general business organizations; SBA district offices; local regional or state economic develop agencies, and local women's business associations.¹⁴⁸ As mentioned in the previous section regarding the need for providing support services, counseling



services provide individual attention to aspiring or existing businesses. Many different organizations, such as the SCORE (formerly the Service Corps of Retired Executives), SBDCs, and the Procurement Technical Assistant Centers (PTAC), provide both one-on-one and group counseling services to small businesses, often at little to no charge. Many WBCs partner with these organizations to broaden their ability to support their clients. In 2006, two-thirds of the WBCs indicated that they partner with SCORE.¹⁴⁹ While SCORE chapters serve both women and men, they leverage their resources by drawing on the community for volunteers to assist with training, counseling, mentoring, legal counseling and other services. By doing so they offer clients, when

possible, the ability to request counselors by topic, region, gender, and language.¹⁵⁰

Several of the WBCs, colleges, and other organizations interviewed and researched for this report demonstrate successful collaborative practices in an effort to best educate local women entrepreneurs and provide them with supportive networking, mentoring, and counseling systems. One example is from Jacksonville, Florida, where an extensive network of 20 organizations works to serve the diverse needs of an audience of aspiring and current entrepreneurs across 18 counties.

Successful Practice: A Large Collaborative Network

Multiple Organizations: Jacksonville, FL

Viewed as the community outreach arm of the Coggin College of Business, the Small Business Development Center at the University of North Florida (SBDC at UNF) coordinates with a number of organizations providing assistance to small businesses. This Small Business Assistance Providers group, originally organized through the Jacksonville Regional Chamber of Commerce, includes more than 20 organizations. The members meet regularly to share information, exchange ideas, coordinate activities, and advocate on behalf of small business. As a result, the small business community gains access to a variety of resources.

The Jacksonville Women's Business Center, which was mentioned earlier for its ability to serve women at various business stages and for its unique team mentoring services, is just one of twenty organizations in the alliance. Some of the other partners include the Women Business Owners of North Florida and organizations serving various ethnic and cultural interests such as the First Coast African American, Asian American, Hispanic, and INDOUS Chambers of Commerce. In addition, the partnership includes organizations and government agencies focusing on specific industries, financial resources, and workforce and business development.

Through its collaborative efforts, the SBDC of UNF developed an outstanding reputation for its service to the diverse needs of business owners in 18 counties. In terms of college outreach, the SBDC at UNF works with faculty and administrators to expand the availability of entrepreneurship courses. The SBDC is successful reaching a women's audience. In 2007, nearly half (48 percent) of all the counseling clients were women and more than half (53 percent) of the training clients were women. In addition, the SBDC at UNF co-sponsored a number of special events for area entrepreneurs that helped to further the interest and inclusion of women. This is done by having programming for both women and men which feature successful women as speakers, such as their 15th Annual Small Business Week Celebration. In addition, they provide female-focused events such as their Annual Girls Going Places Teen Entrepreneurship Conference.

Sources:

Small Business Development Center–UNF, Jacksonville, FL, Janice Williams Donaldson, Regional Director
<http://www.sbdc.unf.edu/>, Retrieved December 2008.
<http://www.sbdc.unf.edu/pdf/2007RegionalImpactReportFinal.pdf>, Retrieved January 2009.
Jacksonville Women's Business Center, Sandy Bartow, Executive Director
<http://www.myjaxchamber.com>, Retrieved December 2008.



Representatives of entrepreneurial programs which focus on the needs of women can play a larger role in state-wide initiatives. This is worthwhile because it generates awareness of the center or institution's services and

further advocates for the support of women's entrepreneurship. An example of an organization participating in this type of collaboration is the REAP Women's Business Center in Nebraska.

Successful Practice: Collaborating in Statewide Initiatives

REAP Women's Business Center of Nebraska

The Nebraska SBA-affiliated Women's Business Center (WBC) located in the Center for Rural Affairs (CRA), Rural Enterprise Assistance Project (REAP) participates in many collaborative activities. Being located within the CRA means that REAP is able to take advantage of resources from other partner organization and also extend expertise working with women clients. In addition, the WBC has participated in a state-wide initiative called Nebraska Entrepreneurship Task Force (NET FORCE). NET FORCE is a project within a larger programmatic enterprise called FutureForce which was first launched in 2004 as WEWIN (Workforce and Education Willing to Invest in Nebraska). Today, FutureForce "partners with schools, employers and workforce resources to help the state's young people and adults in transition understand the many excellent opportunities for employment, future growth, and career satisfaction that are available to them in Nebraska." NET Force identifies and leverages educational resources to "educate, engage, and empower" current and aspiring entrepreneurs. The partners in NET Force, including a representative from the WBC, meet occasionally throughout the year to share their successes and plan collaborative activities that support the promotion of entrepreneurship. A key component of this initiative that may be of interest to community colleges across the country, is NET Force's accomplishment of bringing together community college representatives throughout the state to develop curriculum offerings and common courses for entrepreneurship and certificate programs.

Sources:

Rural Enterprise Assistance Project: Women's Business Center, Monica Braun, Center Director
http://www2.cfra.org/reap/womens_business_center.htm, Retrieved December 2008.
http://www.futureforcenebraska.org/Talent_PP/Entrepreneurship/Resources
Center for Rural Affairs
<http://www.cfra.org/node/1167>, Retrieved December 2008.

As mentioned above, many educational institutions create a strategy to work with outside organizations, such as entrepreneurial development programs like WBCs, SBDCs, and chambers of commerce, utilizing their trainers and curriculum. This collaboration allows them to implement a curriculum that has already been vetted with trainers who are already familiar with the coursework.

Simply having an entrepreneurship program for women means that an organization or institution can play a prominent role in community development. Colleges which implement education programs and entrepreneurial support services for women can take a greater role by partnering with chambers of commerce as well as local

economic development initiatives to increase opportunities for their women clients and graduates.

Two examples of Women's Business Centers that have offered their expertise by providing instructors to other organizations or by creating programming for community development are described on the following pages.

Despite the fact that nearly all of WBC leaders surveyed indicate that they are involved in collaborative relationships, just two-thirds of WBC leaders reported that they had partnerships with local community colleges and just over half said they had partnerships with area universities. There is clearly an



Successful Practice: Collaborations Supporting Entrepreneurial Education Programming for Women

Women's Enterprise Development Center, Inc.: A Collaboratively Launched Effort

The Women's Enterprise Development Center, Inc. (WEDC) of Westchester, NY was established in 1997 as a collaborative effort of several organizations including the Westchester County Association, Westchester Community College, the Westchester Association of Women Business Owners, and the New York State Division for Women. While it was originally designed to specifically work with women transitioning from public assistance to business ownership, WEDC has grown significantly in both the scope of the mission and in terms of their partnerships.

As mentioned previously as a best practice for industry focus, WEDC works with the Child Care Council of Westchester to do training for child care business owners. WEDC also partners with the Westchester Hispanic Coalition to provide training for aspiring Latina entrepreneurs. WEDC is also engaged in a number of programs with Westchester Community College of the State University of New York (SUNYWCC) including an entrepreneurial training for displaced homemakers and the SUNYWCC's "Mainstream" program for mature adults. Mainstream offers non-credit courses in various fields that are tailored to adults over 50 who are considering career change options or business ownership. The entrepreneurial program is based on WEDC's curriculum and WEDC provides instructors. This program, although not geared exclusively to women, is a great example of how to utilize local Women's Business Centers to provide training through an established curriculum. In addition, research has shown that many women business owners enter into business later in life; thus the collaboration between WEDC and SUNYWCC is an obvious one since WEDC brings an expertise in programming for women.

Furthermore, WEDC has partnered with organizations such as The Westchester Housing Fund to form "The Enterprise Fund" which helps provide access to capital to women graduates of the program, further contributing to the success of a goal to support and grow businesses owned by women in the local community. In 2008, WEDC worked with the Berkeley College of New York where the 10th Annual Networking Roundtable for Women Business Owners was hosted. The Westchester WEDC is a good example of how a program, which was originally established with the cooperation of key individuals, a local community college, and partnering organizations, can develop over time to increase its influence for the women's audience throughout a community with programming, education and support.

Sources:

Women's Enterprise Development Center (WEDC), Anne Janiak, Executive Director
<http://www.wedc-westchester.org>, Retrieved December 2008

Westchester Community College, Shelley Garnet, Director of "Mainstream" Program
http://www.sunywcc.edu/continuing_ed/mainstream/mainstream.htm

opportunity for increasing collaborations with educational institutions. Therefore, college programs considering their options for establishing or modifying entrepreneurship programs for women should reach out to local or regional WBCs.

When developing an entrepreneurship program, collaborations amongst the various departments, centers, and students on campus are important. Creating a collaboration that spans the entire institution

would help to establish a community that fosters the spirit of entrepreneurship. Such initiatives would also provide more opportunities to specifically include programming and support geared towards women. In her paper arguing for the development of university-based centers for women entrepreneurs, Mary Riebe explains that having a center is more effective than having one academic department focusing on the issue alone.¹⁵¹ She concludes that:



...such centers are able to offer students innovative and women-centered educational experiences, such as conferences and certification and mentoring programs, and to connect them with successful female role models, experts, and sponsors from the business community, with faculty from across and beyond the institution with expertise in issues related to women and business, and with governmental and non-profit support programs and networks.¹⁵²

Two examples of resources within a campus community that could be beneficial to the development or modification of entrepreneurship programs for women are alumni and career centers.¹⁵³ Alumni centers and career centers often already collaborate, providing resources for alumni and graduating students in career development and networking opportunities. Alumni can also serve as role models to current students considering business ownership and entrepreneurship. These centers can prove

especially important to programming for women as they provide an access point for increasing their social capital.

Another collaborative mechanism for creating a spirit of entrepreneurship on a college or university campus is to establish a “community of practice.” The term “community of practice” was established by Etienne Wenger and Jean Lave the early 1990s. Later, Wenger expanded the understanding of this concept and described it as “groups of people who share a concern or a passion for something they do and learn how to do it better as they interact regularly.”¹⁵⁴ For more than a decade, researchers and practitioners have established or explained a number of methods for creating formal environments of shared learning based on this concept. Some examples that have been extensively used by educational institutions for enhancing learning in a number of academic disciplines are “communities of learning, inquiry, and practice” known in some cases as “CLIPs” and in others as “learning communities.”

Successful Practice: Collaborations Supporting Entrepreneurial Education Programming for Women

The Microbusiness Advancement Center, Arizona: Collaborations for Community Development

The Tucson-Pima County's Women's Business Center–Microbusiness Advancement Center (MAC) has a number of relationships with organizations in the community including the Better Business Bureau, the Hispanic Chamber of Commerce and the Arizona Small Business Association. The Center provides their trainers for “Lunch and Learn” workshops to the client base of the various organizations. The workshops typically are no longer than an hour and each hosting organization handles marketing and registration.

MAC also has a strategic alliance with Gadsten Developers to provide training to businesses interested in becoming tenants in “The Mercado,” a marketplace in the redevelopment of the downtown Tucson area (Rio Nuevo). Gadsten Developers refers all potential tenants to the Center to provide the necessary training for eligibility in “The Mercado”. In conjunction with the United Way and Gadsten Developers, MAC created a contest in the community for the best business ideas. MAC created a workshop specifically for this contest to help people develop business plans. The winner of the contest received free rent in the Mercado for a year, \$10,000 worth of free advertising through the developer's PR firm and many other prizes. This is an example of how an entrepreneurial education program has created a relationship with other business leaders and become an integral part of community economic development.

Sources:

The Microbusiness Advancement Center–Women's Business Center, Debbie Chandler, Executive Director
<http://mac-sa.org/training>, Retrieved December 2008



Developing CLIPs is a method that has been widely used by community colleges in particular. CLIPs “provide opportunities for community college faculty to collaboratively study issues of importance to them about student learning and success.”¹⁵⁵ They have been used for understanding a wide variety of teaching practices across many academic disciplines. Some major components of a CLIP experience for faculty include building relationships with colleagues, learning how colleagues are supporting student learning and success, and generating support for making changes to help students.

CLIPs also allow colleges to experiment with new teaching approaches which can then be applied throughout the institution.¹⁵⁶ Using this type of collaborative approach for developing or modifying entrepreneurial education programs for women could not only increase a program’s ability to foster the success of women entrepreneurs but also further the understanding of women’s learning styles and preferences in entrepreneurial education.

A similar concept is that of “learning communities.” In their book, *Profound Improvements: Building Capacity for a Learning Community*, Coral Mitchell and Larry Sackney define a learning community as a group of people who take an active reflective, collaborative, learning-oriented, and growth-promoting approach toward the mysteries, problems, and perplexities of teaching and learning.¹⁵⁷ This applies to educators and students.

In practice, learning communities have taken several forms in college settings. For instance, one model is the creation of learning clusters or freshman interest groups – in which new students take several classes together in one topic area. Many schools have residential learning communities such as theme-based dormitory halls for languages or fields of study.¹⁵⁸ The concept of a learning community can be used to develop programs in a range of sizes, from individual programs such as learning clusters or residential programs mentioned here to a complete institution-wide commitment to an educational endeavor.

One college that is well known for establishing a campus-wide approach to teaching entrepreneurship is Babson College located in Wellesley, Massachusetts. For many years, Babson has been named by several sources as a top school in entrepreneurship. For 2009, *US News and World Report* named it number one for entrepreneurship in both undergraduate and graduate education.¹⁵⁹ Babson describes its approach for creating an environment of learning about and teaching entrepreneurship as follows:

We are forever committed to trying innovative things in our integrated, experience-based learning environment. Our campus is a living laboratory, where we experiment, improve, and evolve how to teach entrepreneurial process and foster entrepreneurial mind-sets. We then take what we learn from our students’ and executive clients’ experiences to accelerate the ever-extending outer frontier of the field of entrepreneurship education.¹⁶⁰

Babson’s Women’s Leadership Institute contributes greatly to the campus-wide commitment to entrepreneurial education. The institute is actively involved in expanding the knowledge of women’s entrepreneurship through academic research and outreach.¹⁶¹

It is apparent from all of the examples presented here that colleges and universities that engage in collaborations with partners within their own campuses as well as across the surrounding community are able to leverage resources to provide more extensive entrepreneurial educational programming and services. As mentioned in the introduction to this report, women still lag men in terms of their access to elements of human and social capital that are critical to entrepreneurial success. Colleges and universities that engage in collaborations when creating entrepreneurship centers or non-credit training programs for women are more likely to be able to increase women’s access to these elements of human and social capital—namely access to experiential learning and formal social networks.



Marketing and Promoting Entrepreneurship Centers and Non-Credit Programs to Women

A lot of effort goes into establishing and modifying a college-based entrepreneurship center or non-credit training program for women. Once a program has the essential elements needed for serving women entrepreneurs, program designers need to ensure that women students take full advantage of the program by effectively marketing it to current female students as well as aspiring and established women entrepreneurs in the community.

Marketing to Women

College program designers have ample experience in creating marketing plans. When marketing a program that has been developed with women in mind, one concern a designer may have is that marketing will exclude men when trying to make it attractive to women. In the article, *The Six Costliest Mistakes You Can Make When Marketing to Women*, Andrea Learned explains that marketing campaigns designed with women in mind do not alienate men, but instead tend to “deliver the best to everyone.”¹⁶² It is important for colleges and other organizations to recognize that it is possible to design programs that fit the needs and preferences of women and still market them in a way that is inclusive of women and men.

Marketing plans for entrepreneurship centers and non-credit training programs should include traditional marketing tools such as: press releases; advertising in newspapers, websites, TV and radio spots; and speaking engagements.¹⁶³ Web site marketing and social media tools such as blogs, message boards, and podcasts are also important. This is especially true for programs that have online components.¹⁶⁴ When marketing programs to women, other creative tools such as offering to moderate a local television program or write articles for local newspapers or magazines about program attendees who have established or grown successful businesses can be used.¹⁶⁵ Another consideration when developing the marketing plan is to consider using it as an experiential

learning opportunity for current female students while getting their perspective on how to attract other female students to programs introducing them to entrepreneurship.

The successful practice described on the following page demonstrates how the findings of a needs assessment conducted to gauge the needs of women were used in marketing an entrepreneurship program.

The techniques described earlier in the “Knowing Your Audience” section are clearly useful for marketing the program to women. In addition, it is important for designers of women’s entrepreneurship programs to stay informed of new trends and research findings so that their programs remain pertinent and attractive to women business owners. After designing a program to include elements to address the needs of women entrepreneurs, your audience of current and potential female students needs to know that those needs have been addressed.

Successful Marketing Practices of WBCs

Women’s Business Centers have incorporated many successful practices in recruiting and retaining clients. A crucial strategy used is the repetition of key messages when marketing programs to a new audience. WBCs promote the entrepreneurial assistance message frequently through traditional marketing mechanisms, since research shows that it takes approximately 3 contacts to produce a client.¹⁶⁶

A number of WBCs hold orientations to attract clients. Orientations inform women about which programs are best for them. In addition, orientations provide an opportunity to become acquainted and comfortable with program space and staff. These orientations should be well-documented and advertised, especially online. In addition, they should be held regularly in rotating locations, if possible. In the case of a college-based entrepreneurship center or non-credit training program, students from various women’s organizations on campus as well as those in targeted departments could be invited to attend orientations specifically designed for that audience.



Successful Practice: Implementing the Findings of a Needs Assessment into Program Design and Marketing

Dakota County Technical College of Minnesota: Business Entrepreneur Program

The Dakota County Technical College (DCTC) needs assessment resulted in many conclusions that helped program administrators and educators make decisions about the design of their programs for the women's audience. While the DCTC researchers recognized that female-only classes were not needed for most business and entrepreneurial education, they did "rethink curriculum and delivery" and consider the question "What can we do?" to better program for the audience of women. They concluded that programs needed to be both experiential and social in nature, while still remaining convenient. In addition, they decided to incorporate work-life balance topics into existing courses, do diversity checks of the instructors and entrepreneurial role models, and continue to do research on course timing.

Interestingly, their findings and program design decisions are also apparent in their marketing and program descriptions. In marketing the program, DCTC emphasizes elements that would be attractive to female students, using language that mirrored the results of the needs assessment. For instance, the program is marketed as having "hands on learning," "business oriented instructors," "day, evening, weekend, and online scheduling," and "professional development." While the language used appeals to a female audience, this type of outreach does not exclude their male audience.

Sources:

Dakota County Technical College, MN, Christine Pigsley, Associate Dean
<http://www.dctc.mnscu.edu/>

Mollenkopf-Pigsley, C and Erickson, R. (2008). *What Women Want: Are the Needs of Women Entrepreneurs Different?* Presentation to the National Association of Community College Entrepreneurship Conference.

Research has shown that women business owners who use WBC programs or services remain clients for an average of more than 2 years. In addition, the research indicates that both aspiring and current women business owners visit and attend WBC programs on average 7 to 8 times a year.¹⁶⁷ Therefore, WBCs continually create outreach activities to their current clients in an effort to provide them with ongoing support as they start and grow their businesses.

An example of a well organized effort to market to past clients comes from the Microbusiness Advancement Center (MAC) WBC. This WBC has a full-time outreach director who does extensive marketing within the local community. The marketing director produces a quarterly newsletter while maintaining a contact list of about 2,000 email addresses, consisting of past participants, supporters and volunteers. MAC regularly contacts this core group of clients and supporters through email blasts, which have been very successful at branding the center and creating name recognition. It has proven

to be the most successful method of increasing traffic to the Center.

While WBCs use many successful tactics in marketing their programs to their clients, there is evidence that more must be done to reach potential clients. For instance, women business owners who attended town hall meetings conducted by the NWBC in 2007 and 2008 indicated that they were not aware of the variety of services provided by WBCs.¹⁶⁸ Similar results were found in the National Association for the Self-Employed (NASE) 2009 Membership Survey. Only 18 percent of respondents were aware of the Small Business Development Centers and only 10 percent were aware of the Women's Business Centers.¹⁶⁹ Therefore, programs designed to assist women business owners may need to expand their outreach and marketing programs even further.



Successful Marketing through Collaborations

Another useful tool for marketing an entrepreneurship center or non-credit training program for women is to leverage collaborations and partnerships for cross-referral, co-branding, and co-marketing opportunities.

While many of the organizations interviewed and researched for this report indicate actively engaging in collaborations that co-market and share clients, one program that

has a very successful approach to co-branding and co-marketing is the Community Business Partnership in Virginia.

As mentioned above, creating collaborations with outside organizations and across the campus community is often necessary for designing a complete and successful entrepreneurship program. WBCs indicate that collaborations are an important tool for expanding their outreach to women that they otherwise might not reach.¹⁷⁰

Successful Practice: Unique Co-Branding and Co-Marketing in Entrepreneurial Education Programming

The Community Business Partnership of Fairfax, Virginia: Five Co-located Programs

The Community Business Partnership (CBP) in Fairfax County, Virginia was launched in 1995 as a complete resource center to provide training and support for those interested in building and growing businesses. The CBP is a good example of government and educational institutions working together to provide an entrepreneurship program in their region. Six key organizations collaborated to form the CBP, including the Fairfax County Board of Supervisors, The Fairfax County Economic Development Authority, George Mason University, the Small Business Commission, Northern Virginia Community College, and the Northern Virginia Urban League. During its development, the CBP partners recognized the need for particular assistance for minorities, women and the disabled. Since its development, it has received much support from other local, state and national business organizations and government entities.

In order to serve the needs of its audience, the CBP grew into a collaborative between five distinct programs housed together, including the Women's Business Center of Northern Virginia, the Business Finance Center, the Business Incubator Center, the Financial Education Center for Women Entrepreneurs, and the South Fairfax Small Business Development Center.

The five centers refer clients to each other and have joint counseling sessions while maintaining one cohesive identity of CBP. A visit to the CBP website provides a distinct visual confirmation of the organizations' focus on collaboration. Each of the five organizations within the partnership shares a similar visual design for their individual logo. The CBP's joint calendar of events is clearly labeled with the logo of the sponsoring partner. While all of their services are open to women and men, aspiring and current women entrepreneurs can easily determine which of the programs are sponsored by either the Women's Business Center of Northern Virginia or the Financial Education Center for Women Entrepreneurs.

Sources:

Community Business Partnership, Kathy Wheeler, President & CEO

Women's Business Center of Northern Virginia, Springfield, VA, Lisa Goodman, Director

<http://www.cbponline.org/>, Retrieved December 2008.

Northern Virginia Community College's Entrepreneurship Program, Annandale, VA, Robert P. Rogers, Jr.



Evaluating Entrepreneurship Centers and Non-Credit Programs for Women

Program evaluation has long been a useful tool for determining if programs are meeting their stated goals.¹⁷¹ The practice of program evaluation can include a wide variety of methods to assess many aspects of organizations and programs.¹⁷² Program evaluations have often been viewed as a tool for documenting the success and impact of a program as well as for determining accountability. However, the most important reason for undertaking an evaluation is to identify opportunities to make program improvements.¹⁷³ Program evaluations are often mandated by funders, but by taking a proactive and positive approach to evaluation, program designers can empower all stakeholders and constituents to define program success in their own terms.¹⁷⁴

Evaluation Basics

Evaluation designs are most effective when they are planned in conjunction with the program design process.¹⁷⁵ This approach helps to ensure that the program designers and stake-holders adequately address the program goals and consider how to collect meaningful information throughout program implementation to determine if those goals are being met. As might be expected, in-depth descriptions of how to design, perform, and analyze an array of program evaluations can be found from various books and other sources. Colleges and universities are familiar with evaluative methods. Program designers within these environments who wish to incorporate structured and effective evaluation plans may want to explore if their campuses have staff members, faculty or graduate students who study evaluation methods or conduct evaluations. Often these experts are available to act as advisors. These resources are often available to other organizations near the college or university. In addition to these college-based resources, there are also a number of organizations that provide evaluation expertise. One source for learning more about the field of evaluation and for finding resources for conducting evaluations is the professional organization for evaluators, the American Evaluation

Association.¹⁷⁶ In addition, the nonprofit organization Innovation Network shares a number of planning and evaluation tools online in an effort to help funders and nonprofit programs to “deliver stronger programs and create lasting change in their communities.”¹⁷⁷

Often, programs do not have the financial resources or expertise to conduct large evaluations. However, small scale evaluations that are well conceived can still be affective in measuring successful program outcomes and providing information to make program improvement. It is important to note that program personnel do not have to be experts to carry out a useful program evaluation.¹⁷⁸ Even if an entrepreneurship center or non-credit training program for women in a college setting needs to rely on staff members who are not familiar with conducting evaluations, there are many sources available for building organizational evaluation capacity.¹⁷⁹

Measuring the Success of WBCs

WBCs funded by the SBA are mandated to report on the economic impact of their programs, including two key outcome indicators: 1) the number of start-up businesses formed, and 2) the number of jobs created.¹⁸⁰ A number of methods such as keeping attendance logs, collecting client surveys, and tracking economic trends in a community are used to gather data which contribute to measuring progress on these intended outcomes. In the past, SBA has produced annual reports using a “return-on-investment” approach which takes into consideration data such as the number of clients counseled, attendees trained, counseling hours, training hours, business revenues, and the aforementioned jobs created and small businesses started in relation to the cost to provide WBC services. This provides cost-per-client results for evaluating the impact of the WBCs¹⁸¹

WBCs are actively involved in collecting these kinds of data. For instance, the Women’s Business Center of Northern Virginia, an aforementioned WBC engaged in successful practices, sent out 4,900 invitations to past



participants who had attended training classes or seminars. Survey responses indicated how many businesses were still operating (68%), the types of businesses clients were creating (54% home-based, 25% sole proprietorships, etc.), and other important data.

Many studies report similar data to document the success of the WBC program on a national scale. For instance, according to a study conducted between 2001 and 2003, WBC clients generated a total economic impact of nearly \$500 million in gross receipts with profits of \$51.4 million and losses of only \$11.8 million. They also created 12,719 new jobs and started 6,660 new firms.¹⁸² These types of economic data are primarily useful in documenting program impact.

WBCs use several other indicators to evaluate and determine program success. A typical qualitative method that WBCs use to document the impact of their programs is to collect “success stories” from their clients. Many websites of WBCs have pages devoted to promoting clients and their stories. Organizations such as the National Women’s Business Council have also documented successes of WBCs through ongoing studies in which WBC leaders and clients are surveyed and interviewed to share their strategies and accomplishments.¹⁸³

While these types of data and evaluation methods can be used to document impact, they are often used for program improvement. Economic impact data may be useful in determining which services are most useful or in determining if services are adequately addressing the needs of clients. For instance, if there is an increase in the number of mid-sized businesses, centers may decide to adjust programming to serve women at this business stage. On the other hand, if businesses remain small over a number of years, program designers may recognize a need to help women grow their businesses through training and access to opportunities to build financial and social capital.

Evaluating College Entrepreneurship Centers and Other Non-Credit Training Programs for Women

Similar kinds of data can be collected by colleges or other organizations from students in their programs, women business owners who use their services, and the local business community. Research has suggested that a fundamental measure of effectiveness of entrepreneurial education should be the socioeconomic impact produced.¹⁸⁴ However, in a 2006 case study, scholars advised that although highly ranked programs are evaluated based upon course offerings, faculty publications, community impact, alumni exploits, innovations, alumni start-ups and outreach to scholars, new and smaller programs may simply want to measure more basic data, such as student feedback and attendance.¹⁸⁵

Whatever the approach, educational institutions embracing entrepreneurial education programming for women would get the most out of evaluations that endeavor 1) to learn if and how the program has met needs and preferences of women entrepreneurs and 2) to determine ways in which programs can be improved to continually meet the changing needs of women entrepreneurs.

Methodology

The exploratory research for this project began in 2007 as an effort of the National Women's Business Council to expand entrepreneurial training opportunities for women. Specifically, the Council hoped to provide a rationale for educational institutions, such as entrepreneurship centers or non-credit programs at two- and four-year colleges and universities, to incorporate programmatic elements targeted to the audience of women. In addition, the project aimed to provide guidelines and successful practice examples for these institutions and organizations for establishing or modifying entrepreneurship centers and non-credit training programs for women. These guidelines have been compiled into a separate document *II. Resource Guide for Establishing or Modifying Entrepreneurship Centers & Non-Credit Training Programs for Women*. The guide is intended to be a "living document," designed to be periodically updated according to new research or based on input from the field and practitioners.

Research Questions, Methods, & Successful Practice Selection

For this report, *I. Report of Findings from an Exploratory Literature Review & Interview Study*, an exploratory review of research was conducted along with an examination of documents and websites describing Small Business Administration (SBA) Women's Business Centers (WBCs), Small Business Development Centers (SBDCs), and two- and four-year colleges or universities providing programming in entrepreneurship for women. This process provided a number of the findings regarding what are considered to be successful practices, in general, regarding the delivery of entrepreneurial programming for women.ⁱⁱⁱ Several key research questions guided the exploratory review of successful practices:

1. What does past research of WBCs show to be key program components that make WBCs

ⁱⁱⁱ For a list of these references and other recommended readings see the companion guide to this report.

successful at meeting the needs of women business owners?

2. What does research show as important training opportunities for women business owners?

3. What have some two- and four-year colleges and universities done to establish or modify entrepreneurship programs to meet the needs of women?

In addition, as part of this research, phone interviews were conducted over a period of two months with representatives from WBCs, two- and four-year colleges and universities, and SBDCs. These interviews were followed by further review of the programs and follow-up conversations with the organizations to ensure programmatic information provided in this report would be as current as possible.

During the interview and review process representatives from ten (10) WBCs, three (3) SBDCs and business collaboratives, and five (5) college programs were interviewed. The respondents represent organizations and institutions widely distributed throughout the United States.

As WBCs are the primary focus of the analysis of this report, it is important to understand the characteristics of this population. As of 2008, there were 114 Women's Business Centers in 48 states and territories.¹⁸⁶ In 2007 alone, WBCs served more than 148,000 clients—an increase of 18 percent from 2005.¹⁸⁷ Women who attended WBCs reported \$550.2 million in receipts for FY 2007 which included a \$40.8 million increase in profits. That year, WBC clients created approximately 3,300 new businesses and 8,750 new jobs.¹⁸⁸ Currently, minority women lead 26 percent of all women-owned firms¹⁸⁹ and they are nearly half (48 percent) of WBC clientele.¹⁹⁰ Furthermore, more than half (58 percent) of WBC clients are nascent entrepreneurs.¹⁹¹

The selection process of WBCs, SBDCs, and colleges was based primarily on suggestions from the NWBC staff and Council members, and the Office of Women's Business Ownership (OWBO), which collects data and administers the WBC program. Because there is a need to provide resources not only

to nascent women entrepreneurs, but also to women business owners at other stages of business growth, NWBC made an effort to include some WBCs that featured programs for women across the spectrum of business development to capture some of the practices for those populations.

In addition, as representatives from WBCs were contacted, colleges and universities known to have partnerships with the WBCs were added to complete the picture of those programs. These interviews provided examples of successful practices in business management and entrepreneurship training programs for women.

All interviews conducted were open-ended and differed slightly depending on the successful practices of that organization as well as the type of organization. Sample interview questions included:

- How do people find out about your program?
- How many students do you see in a year?
- Do you have relationships with other organizations in the community, chambers of commerce, schools, etc.?
- What is the nature of those relationships?
- Do you have statistics on the past participants of your program (annual sales, success rate, etc.)?
- What other programs other than the core curriculum do you provide?
- Do you have networking events?
- What makes these networking events especially suited for women entrepreneurs?
- Do you have programs geared toward business that aren't start-ups?
- What is your evaluation process?

The final exploratory literature review and interview process led to the inclusion of nine (9) WBCs, seven (7) two- and four-year college, universities, or college systems, and three (3) SBDCs, highlighted as successful practices or other featured examples in this report. It is important to note that some of the featured colleges and universities are mentioned in regard to their partnership with a WBC. In addition, though not counted as a

college institution in the final count, all SBDCs are either housed within or have a partnership with a college or university system.

Limitations of the Research and Implications for Interpretation of the Findings

Practitioners using the information and suggestions in this report and the companion guide should take into consideration the exploratory nature of this research review.

First, the selection process of successful practices in WBCs, SBDCs, and colleges was based on opinions by the NWBC, OWBO, further WBC suggestions, and from exploratory reviews of WBC, SBDC, and two- and four-year institutions, rather than a comprehensive review and selection process based on all WBCs, SBDCs, and two- and four-year colleges. The practices described here are considered successful practices based on the various organizations' self-assessment of the programming as well as author review of the programming to address issues that previous research regards as challenges for women business owners. As such, inclusion was also a matter of convenience, in that the authors contacted interviewees and invited them to participate. An area for future research could be to incorporate content from this report into a list of successful practices, perhaps in conjunction with findings from other similar studies, on which to rate WBCs, SBDCs, 2-year or 4-year college entrepreneurship centers, or other organizations' non-credit programs (such as adult education programs), to do a systematic review of "best practices."

A second limitation of this exploratory research is the reliance on the WBCs. As the primary resource for successful practices, practitioners establishing or modifying entrepreneurship centers and non-credit training programs for women must take into account the characteristics of the WBC when interpreting the findings and applying them to their settings. As mentioned above and in the report, the majority of WBC clients are nascent entrepreneurs. While the finding may then be suitable for a college audience of female

students who may not yet be considering entrepreneurship, it is also important to note that the age and race/ethnicity of the female students in a target audience may or may not be similar to that of the WBC clientele and therefore, some of the characteristics of successful programming in WBCs may not be applicable. As mentioned in the report, a crucial step in establishing or modifying an entrepreneurship center or non-credit training program for women is to conduct a local needs assessment of the current and targeted populations before establishing or modifying the program.

Another consideration for the suggestions listed here is to conduct a comprehensive review of the costs of establishing or modifying programs for women entrepreneurs. While the review indicates that collaborations may help a program operate more efficiently by pooling programmatic and marketing resources, this report does not fully address the financial needs of institutions in terms of such things as space and staffing. While collaborations may assist in this area, there is clearly more room for future research and suggestions to meet this important need.

Finally, a key limitation of this research is that it does not delve into the important arena of curriculum development. This report was not an academic review of curriculum. So while examples of university curriculum may be mentioned, they are noted as suggestions for non-credit training programs, entrepreneurship centers, support services, or experiential learning.

Many academics in the field of women's entrepreneurship have been researching the continued gaps in and the need for more focus on the needs of women students in curriculum development. For instance the study, *The Role of Case Studies in Presenting Continuing Challenges for Women Entrepreneurs*, which included a selection of Harvard Business school cases from 1980 to 2008 showed bias treatment of women in business cases.¹⁹²

The authors of this report recognize that future research by organizations, such as

NWBC, will need to expand into new areas, as partnerships between academic institutions and non-credit training providers increase, and as researchers further advance the study and practice of entrepreneurship curriculum to focus on support for women's entrepreneurship.

Updating the Companion Resource Guide

Finally, because of the exploratory nature of the selection process, the authors of this report recognize that there are other two-year and four-year colleges and universities, non-credit training programs, adult-education programs, and other organizations applying many of the successful practices described in the report and the companion guide in terms of programming specifically for women. In addition, it is recognized that there are other practices that have not been identified in this exploratory research endeavor. This remains an area for further research and continued exploration of what is being practiced in the field.

As such, the companion guide, ***II. Resource Guide for Establishing or Modifying Entrepreneurship Centers & Non-Credit Training Programs for Women***, is designed to be a practical tool that can be updated periodically with new ideas for successful practices, examples of organizations applying those practices, and new references and suggested readings for practitioners.

NWBC welcomes feedback and suggestions of other successful examples for establishing and modifying entrepreneurship centers or non-credit training programs for women. Please contact NWBC at 202-205-3850 or info@nwbc.gov.

Endnotes

¹ U.S. Small Business Administration. (2008). *Office of Entrepreneurial Development: Annual Report, Fiscal Year 2007*.

² Ibid.

³ Center for Women's Business Research (2004), *Launching Women-Owned Businesses*.

⁴ Center for Women's Business Research, (2008), *Key Facts about Women-Owned Businesses*.

⁵ Minniti, M., Arenius, P. (2003). *Women in Entrepreneurship*. The Entrepreneurial Advantage of Nations: First Annual Global Entrepreneurship Symposium held at United Nations Headquarters.

⁶ Brush, et. al. 2004.

⁷ Riebe. 2009.

⁸ Godwyn, M., Langowitz, N. & Sharpe, N. (2005). *The Impact and Influence of Women's Business Centers in the United States*. Babson Park, MA: The Center for Women's Leadership at Babson College.

⁹ Center for Women's Business Research. (2008). *Key Facts about Women-Owned Businesses*. Washington, DC.

¹⁰ Center for Women's Business Research, (2008), *Key Facts about Women-Owned Businesses*.

¹¹ Phinisee, I., Allen, I.E., Rogoff, E. Onocie, J, and Dean, M. (2008). *Global Entrepreneurship Monitor National Entrepreneurial Assessment for the United States of America: 2006-2007 Executive Report*. Babson College and Baruch College.

¹² Brush, C., Carter, N., Gatewood, E., Greene, P., & Hart, M. (2004). *Women Entrepreneurs, Growth, and Implications for the Classroom*. Coleman Foundation White Paper Series.

¹³ Ibid.

¹⁴ Ibid.

¹⁵ Tidball, M. E. (1973). "Perspectives on Academic Women and Affirmative Action." *Educational Record*, 54(2), 130-135.

¹⁶ Ibid.

¹⁷ Ibid.

¹⁸ Godwyn et al. 2005.

¹⁹ Richtermeyer, G., Fife-Samyn, K. of Quality Research Associates. (2004). *Analyzing the Economic Impact of the Women's Business Center Program: A Research Study Prepared for the National Women's Business Council*.

²⁰ Godwyn et. al. (2005). *The Impact and Influence of Women's Business Centers*.

²¹ Melzer, B. and Center for Women's Business Research. (2007). *Interim Evaluation Report Summary for Accelerating the Growth of Businesses Owned by Women of Color*. Unpublished internal report, pg. 4.

²² Godywn, M. (2008). "This Place Makes me Proud to be a Woman:' Theoretical explanations for success in entrepreneurship education for low-income women." *Research in Social Stratification and Mobility*, 27(1), 50-64.

²³ Godywn, M. (2008). "This Place Makes me Proud to be a Woman:' Theoretical explanations for success in entrepreneurship education for low-income women." *Research in Social Stratification and Mobility*, 27(1), 50-64.

²⁴ Godywn, M. (2008). "This Place Makes me Proud to be a Woman:' Theoretical explanations for success in entrepreneurship education for low-income women." *Research in Social Stratification and Mobility*, 27(1), 50-64.

²⁵ Dasgupta, N. and Asgari, S. (September 2004). "Seeing is Believing: Exposure to Counter stereotypic Women Leaders and its Effect on the Malleability of Automatic Gender Stereotyping." *Journal of Experimental Social Psychology*. 40(5), 642-658.

²⁶ Ibid.

²⁷ Ibid.

²⁸ Center for Women's Business Research. (2004). *Launching Women-Owned Businesses: A Longitudinal Study of Women's Business Center Clients*. Washington, DC: Center for Women's Business Research.

²⁹ Association of Women's Business Centers and Womenable. (2006). *The Values, Visions, and Views of Women's Business Center Leaders in the United States*.

³⁰ Center for Women's Business Research. (May 2008). "Research Findings." *Research to Roadmap: Accelerating the Growth of Businesses Owned by Women of Color*. Program for the Center for Women's Business Research 2008 National Symposium, pg. 32.

-
- ³¹ Ibid, pg. 36.
- ³² Ibid, pg. 34.
- ³³ Brush et. al. 2004.
- ³⁴ Ibid.
- ³⁵ Kepler, E. & Shane, S. (2007). *Are Male and Female Entrepreneurs Really That Different?* The Office of Advocacy Small Business Working Papers, U.S. Small Business Administration, Office of Advocacy.
- ³⁶ Guerrero, Veronica. (2009). *Women and Leadership Examining the Impact of Entrepreneurial Education on Leadership Self-Efficacy*. USASBE Proceedings.
- ³⁷ Center for Women's Business Research. (2005). *Access to Capital: Where We've Been, Where We're Going*. Washington, DC: Center for Women's Business Research.
- ³⁸ Ibid.
- ³⁹ Ibid.
- ⁴⁰ Brush et. al. 2004.
- ⁴¹ Ibid.
- ⁴² Ibid.
- ⁴³ Ibid.
- ⁴⁴ Ibid.
- ⁴⁵ U.S. Small Business Administration, Women's Business Centers, http://www.sba.gov/idc/groups/public/documents/sba_program_office/sba_pr_wbc_ed.pdf, Retrieved January 2009.
- ⁴⁶ U.S. Small Business Administration. (2008). *Office of Entrepreneurial Development: Annual Report, Fiscal Year 2007*.
- ⁴⁷ Ibid.
- ⁴⁸ Center for Women's Business Research. (2008). *Accelerating the Growth of Businesses Owned by Women of Color: Key Facts*. Washington, DC.
- ⁴⁹ Richtermeyer and Fife-Samyn, *Analyzing the Economic Impact of the Women's Business Center Program*.
- ⁵⁰ Ibid.
- ⁵¹ Ibid.
- ⁵² Godwyn et al. 2005.
- ⁵³ Ibid.
- ⁵⁴ Ibid.
- ⁵⁵ Association of Women's Business Centers and Womenable. 2006.
- ⁵⁶ Ibid.
- ⁵⁷ Center for Women's Business Research. 2004. *Launching Women-Owned Businesses*.
- ⁵⁸ Ibid.
- ⁵⁹ Godwyn et al. 2005.
- ⁶⁰ Center for Women's Business Research (2004), *Launching Women-Owned Businesses*.
- ⁶¹ Kasper, H. "The changing role of community college." *Occupational Outlook Quarterly*. Winter 2002-2003.
- ⁶² Ibid.
- ⁶³ Ibid.
- ⁶⁴ Ibid.
- ⁶⁵ National Association of Community College Entrepreneurs. Web site. <http://www.nacce.com/>, Retrieved October 2008.
- ⁶⁶ Riebe, M. (2009). *A Place of Her Own: The Case for University-Based Centers for Women Entrepreneurs*. USASBE Proceedings.
- ⁶⁷ Cone, J. and Magelli, P. (September 2006). *Achieving Entrepreneurial Outcomes: Educator Challenges and Opportunities: Where Are We Now, Reflections from the U.S. NCGE/UKSEC International Entrepreneurship Educators Conference*.
- ⁶⁸ Project Tsunami. (2004). *Entrepreneurial Education and Training for Women. Best Practices and Recommendations along the Business Growth Continuum*. Washington, DC: Project Tsunami (now Quantum Leaps, Inc.).
- ⁶⁹ Minniti, M., Arenius, P. (2003). *Women in Entrepreneurship*. The Entrepreneurial Advantage of Nations: First Annual Global Entrepreneurship Symposium held at United Nations Headquarters.
- ⁷⁰ Brush, et. al. 2004.
- ⁷¹ Riebe. 2009.
- ⁷² McNamara, C. (2002). *A Basic Guide to Program Evaluation*. Minneapolis, MN: Authenticity Consulting, LLC.
- ⁷³ Godwyn et al. 2005.
- ⁷⁴ Ibid.
- ⁷⁵ Dasgupta and Asgari. September 2004.
- ⁷⁶ Brush, et. al. 2004.
-

⁷⁷ Center for Women's Business Research. (2008). *Research to Roadmap*.

⁷⁸ Godwyn et al. 2005.

⁷⁹ Ibid.

⁸⁰ Ibid.

⁸¹ Richtermeyer and Fife-Samyn. 2004.

⁸² Grant, C. and Millar, S. (1992). "Research and Multicultural Education: Barriers, Needs, and Boundaries." *Research & Multicultural Education*. Grant, C. ed. New York: Routledge, p. 7.

⁸³ Ibid.

⁸⁴ Ibid.

⁸⁵ Richtermeyer and Fife-Samyn. 2004.

⁸⁶ Godwyn et al. 2005.

⁸⁷ Solomon, G.T., S. Duffy, and A. Tarabishy. (2002). "The State of Entrepreneurship Education in the United States: A Nationwide Survey and Analysis." *International Journal of Entrepreneurship*. 1(1), p. 4.

⁸⁸ Mollenkopf-Pigsley, C and Erickson, R. (2007). *Gender and Entrepreneurship Education*. Research report. Rosemount, MN: Dakota County Technical College.

⁸⁹ Greene, P., Hart, M., Gatewood, E, Brush, C, and Carter, N. (2003). *Women Entrepreneurs: Moving Front and Center: An Overview of Research and Theory*. Whitepaper: The Diana Project.

⁹⁰ Greene et. al. 2003.

⁹¹ Solomon et. al. 2002.

⁹² Project Tsunami. 2004.

⁹³ Ibid.

⁹⁴ Greene et. al. 2003.

⁹⁵ Brush, et. al. 2004.

⁹⁶ Godwyn et al. 2005.

⁹⁷ Ibid.

⁹⁸ Ibid.

⁹⁹ Ibid.

¹⁰⁰ Center for Women's Business Research. 2004. *Launching Women-Owned Businesses*.

¹⁰¹ Ibid.

¹⁰² Brush, C. G. (1997). "Women-owned businesses: Obstacles and opportunities." *Journal of Developmental Entrepreneurship*, 2 (1), 1-24.

¹⁰³ Bonanno, P (2000). "Women: The Emerging Economic Force." *Women Entrepreneurs in the Global Economy*. Jalbert, S. ed. On-line publication: Center for International Private Enterprise. <http://www.cipe.org/programs/women/pdf/jalbert.pdf>, Retrieved October 2008, p. 5).

¹⁰⁴ StratEdge. (2006). *Explaining State-Level Differences in Women-Owned Business Performance*. Paper prepared for the National Women's Business Council.

¹⁰⁵ Ibid.

¹⁰⁶ Ibid.

¹⁰⁷ Ibid.

¹⁰⁸ Godwyn et al. 2005.

¹⁰⁹ Mollenkopf-Pigsley and Erickson. 2007/

¹¹⁰ Godwyn et al. 2005.

¹¹¹ Solomon et. al. 2002.

¹¹² Godwyn et al. 2005.

¹¹³ Mollenkopf-Pigsley and Erickson. 2007/

¹¹⁴ Ibid.

¹¹⁵ Project Tsunami. 2004.

¹¹⁶ Ibid.

¹¹⁷ Witkin, B.R. and Altschuld, J. (1995). *Planning and Conducting Needs Assessments: A Practical Guide*. Thousand Oaks, CA: Sage Publications, Inc.

¹¹⁸ Beadle de Palomo, F. and Elisa L. (October 1999). "The Needs Assessment: Tools for Long-Term Planning." Annie E. Casey Foundation Conference—Neighborhood Health Partnerships: Building a Strong Future, Washington, DC.

¹¹⁹ Drury, R. and Mallory, W. (Spring 2000). "Entrepreneurship Education in the Virginia Community College System." *Inquiry*. 5(1), 45-57.

¹²⁰ Ibid.

¹²¹ Community Business Partnership of Springfield, VA. Website. www.cbponline.org, Retrieved, December 2008.

¹²² Brush C, Griffin J & Smith C. (1995). *Perceived Value of Entrepreneurship Course Content and Pedagogy*. ICSB Conference Proceedings.

-
- ¹²³ Riebe, M. 2009.
- ¹²⁴ Blake-Beard, S 2003, 'Critical trends and shifts in the mentoring experiences of professional women', *CGO Insights*, no. 15, Center for Gender in Organizations, Simmons School of Management.
- ¹²⁵ Godwyn et al. 2005.
- ¹²⁶ Ibid.
- ¹²⁷ Riebe, M.. 2009.
- ¹²⁸ Ibid.
- ¹²⁹ Ibid.
- ¹³⁰ Center for Women's Business Research. (2008) *Financing Business Growth: Proven Strategies for Women Business Owners for Women Business Owners*. Underwritten by KeyBank.
- ¹³¹ Center for Women's Business Research. (2003). *Access to Markets: Perspectives from Large Corporations and Women's Business Enterprises*. Underwritten by PepsiCo Foundation.
- ¹³² U.S. Small Business Administration. (December 2007). *The Small Business Economy for Data Year 2006: Report to the President*.
- ¹³³ Ibid.
- ¹³⁴ Ibid.
- ¹³⁵ Center for Women's Business Research. (2004). *The Leading Edge: Women-owned Million Dollar Firms*. Underwritten by AT&T and KeyBank.
- ¹³⁶ Ibid.
- ¹³⁷ Kent, C. (1982). *Entrepreneurship Education for Women: A Research Review and Agenda*. Paper presented at the Annual Meeting of the Joint Council on Economic Education.
- ¹³⁸ Womenable. (2006) *The Performance, Progress and Promise of Women's Business Centers in the United States: A summary of Three Research Studies*.
- ¹³⁹ McNamara, C. (1997-2007).
- ¹⁴⁰ Association of Women's Business Centers and Womenable. 2006.
- ¹⁴¹ McNamara, C. (1997-2007)
- ¹⁴² Godwyn et al. 2005.
- ¹⁴³ Association of Women's Business Centers and Womenable. 2006.
- ¹⁴⁴ Ibid.
- ¹⁴⁵ Rictermeyer, G. and Fife-Saymn, K.. 2004.
- ¹⁴⁶ Ibid.
- ¹⁴⁷ Association of Women's Business Centers and Womenable. 2006.
- ¹⁴⁸ Ibid.
- ¹⁴⁹ Ibid.
- ¹⁵⁰ SCORE – Counselors to America's Small Business. Website. www.score.org/index.html, Retrieved January 2009.
- ¹⁵¹ Riebe, M. 2009
- ¹⁵² Ibid.
- ¹⁵³ Ibid.
- ¹⁵⁴ Wenger, Etienne. – *Communities of Practice – Learning, Meaning, and Identity*. Cambridge University Press, 1999. And Etienne Wenger.- "What are communities of practice?" <http://www.ewenger.com/theory/>, Retrieved January 2008.
- ¹⁵⁵ Parson, B. and Wyckoff, K. "Communities of Learning, Inquiry, and Practice." *InSites*. http://www.insites.org/CLIP_v1_site/overview.html, Retrieved December 2008.
- ¹⁵⁶ Ibid.
- ¹⁵⁷ Mitchell, C. and Sakney, L. (2000). *Profound Improvement: Building Capacity for a Learning Community*. London: Taylor and Francis Group.
- ¹⁵⁸ Gabelnick, F., MacGregor, J., Matthews, R., & Smith, B. L. (1990). *Learning communities: Creating connections among disciplines, students and faculty*. *New Directions in Teaching and Learning*, No. 41. San Francisco: Jossey-Bass.
- ¹⁵⁹ US News and World Report: Best Colleges 2009, <http://colleges.usnews.rankingsandreviews.com/college>, Retrieved January 2009.
- ¹⁶⁰ Babson College. "Living Entrepreneurship." <http://www3.babson.edu/eship/>, Retrieved January 2009.
- ¹⁶¹ Babson College. "Center for Women's Leadership: Babson College, Mission." <http://www3.babson.edu/CWL/whoweare/Mission.cfm>. Retrieved January 2009.
- ¹⁶² Learned, Andrea. (2003) "The Six Costliest Mistake You Can Make in Marketing to Women." *Inc.com*. www.inc.com/articles/2003/01/25019.html, Retrieved October 2008.
-

-
- ¹⁶³ California Department of Ed. (2005). Marketing and Promoting Your Programs: Recruiting Special Populations for Career Technical Education.
- ¹⁶⁴ Gillin, P (2007). *The New Influencers: A Marketer's Guide to the New Social Media*. Fresno, CA:Quill Driver Books.
- ¹⁶⁵ Ibid.
- ¹⁶⁶ Richtermeyer, G. and Fife-Samyn, K. 2004.
- ¹⁶⁷ Center for Women's Business Research. 2004. *Launching Women-Owned Businesses*.
- ¹⁶⁸ NWBC. *Education and Workforce Development*. Newsletter. 2008.
- ¹⁶⁹ National Association for the Self-Employed (2009). *Member Surveys*.
- ¹⁷⁰ Association of Women's Business Centers and Womenable. 2006.
- ¹⁷¹ Beswick, R. (1990) *Evaluating Educational Programs*. ERIC Digest Series Number EA 54.
- ¹⁷² McNamara, C. (1997-2007).
- ¹⁷³ Wholey, J., Hatry, H., Newcomer, K. eds. (1994). *Handbook of Practical Program Evaluation*. San Francisco, CA: Jossey-Bass.
- ¹⁷⁴ Innovation Network, Inc.. (2008). *Evaluation Plan Workbook*. Washington, DC: Innovation Network, Inc.
- ¹⁷⁵ Wholey et. al. 1994.
- ¹⁷⁶ American Evaluation Association. Web site. www.eval.org, Retrieved January 2009.
- ¹⁷⁷ Innovation Network, Inc. Web site. <http://www.innonet.org>. Retrieved January 2009.
- ¹⁷⁸ McNamara, C., (1997-2007)
- ¹⁷⁹ Preskill, Hallie and Russ-Eft, Darlene (2005). *Building Evaluation Capacity: 72 Activities for Teaching and Training*. London: Sage Publications.
- ¹⁸⁰ Small Business Administration. 2006.
- ¹⁸¹ Ibid.
- ¹⁸² Richtermeyer, G. and Fife-Samyn, K. 2004.
- ¹⁸³ Womenable. 2006.
- ¹⁸⁴ Solomon et al. 2002.
- ¹⁸⁵ Heriot, K. and Simpson, L. 2006

-
- ¹⁸⁶ U.S. Small Business Administration, Women's Business Centers, http://www.sba.gov/idc/groups/public/documents/sba_program_office/sba_pr_wbc_ed.pdf, Retrieved January 2009.
- ¹⁸⁷ U.S. Small Business Administration. (2008). *Office of Entrepreneurial Development: Annual Report, Fiscal Year 2007*.
- ¹⁸⁸ Ibid.
- ¹⁸⁹ Center for Women's Business Research. (2008). *Accelerating the Growth of Businesses Owned by Women of Color: Key Facts*. Washington, DC.
- ¹⁹⁰ Richtermeyer and Fife-Samyn, *Analyzing the Economic Impact of the Women's Business Center Program*.
- ¹⁹¹ Ibid.
- ¹⁹² Mattis, M. and Levin, L. (2008). *The Role of Case Studies in Encouraging or Discouraging Women's Entrepreneurship*. Presented at the Academy of Management Annual Meeting.