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Businesswomen in Small Town Nebraska

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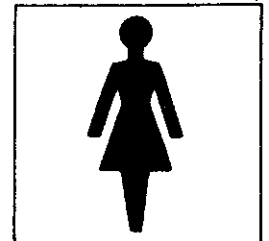
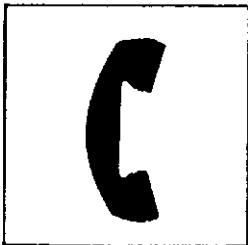
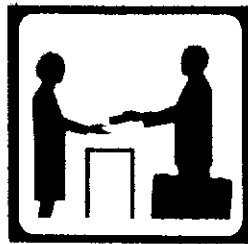
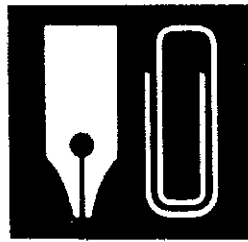
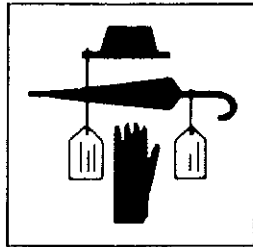
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Businesswomen in Small Town Nebraska



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BUSINESSWOMEN IN SMALL TOWN NEBRASKA

By

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Center for Applied Urban Research



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INTRODUCTION

Social and economic changes during the past two decades have contributed to a substantial increase in the number of women participating in the American work force. The women's movement, for example, has increased the social acceptability of married women working outside the home and has raised single and married women's professional expectations and opportunities. From an economic perspective, inflation has probably motivated more married women to seek employment, and, at least until the past few years, the American economy has been healthy enough to provide jobs for most of them.

In 1980 an average of 51.6 percent of women 16 years or older were working or job hunting, as compared with 43.3 percent in 1970 (U.S. Department of Labor, 1980). The percentage of American businesses owned by women rose from 4.6 percent to 7.1 percent between 1972 and 1977. During the same period women-owned businesses increased their proportion of total business receipts from .5 percent to 6.6 percent (U. S. Congress, Subcommittee on Minority Enterprise and General Oversight, 1977; U. S. Bureau of the Census, 1980).

While the percentage of women entrepreneurs has increased somewhat in recent years, women still represent a small minority of all business owners. The United States Small Business Administration reported that female business owners encountered more obstacles and faced more financial, social, and legal problems than did male business owners (U. S. Congress, Subcommittee on Minority Enterprise and General Oversight, 1977).

The purposes of this project were 1) to gain information on characteristics of women business owners in Nebraska and their businesses,

and 2) to compare these businesswomen to a similar group of Nebraska businessmen.

RESEARCH METHODS

The data referred to in this study were based on a mail survey conducted during March and April of 1980 of women and men business owners in Nebraska towns with populations of 1,000 to 5,000. For the purposes of this study, a female-owned business was defined as a business that is at least 51 percent owned by a woman or women who also control or operate it.

Bureau of the Census population estimates for 1977 listed 88 Nebraska cities in the 1,000 to 5,000 population range (U. S. Bureau of the Census, 1979) A representative (i.e., a city clerk, chamber of commerce president, or city development corporation president) from each of the 88 cities was contacted by mail and asked to send lists of the city's businesses owned by women and by men.

Both the female-owned and male-owned businesses were classified according to the Standard Industrial Classification Manual (U. S. Office of Management and Budget, 1972). City telephone directories were used to match each female-owned business with a comparable male-owned business in the same city. In instances in which no comparable male-owned business existed in the same city, one was chosen randomly from a neighboring city from the original group of cities.

Using a random table of numbers, 500 female-owned businesses were selected for the survey sample. The corresponding male-owned businesses numbered only 414 because fewer men owned beauty shops or beauty/barber shop combinations, so matching 86 of the female beauty and beauty/barber shop owners with comparable male owners was impossible.

Survey Instruments and Procedures

The four-page questionnaire was pretested on female and male business owners in Omaha and surrounding small towns before it was mailed to the 500 women and 414 men in the sample. A follow-up letter was mailed to persons who did not respond to the first mailing. After the two mailings, completed questionnaires were received from 305 women (61 percent) 150 men (36 percent). (See Appendix for questionnaire.)

Analysis of Data

Responses to the entrepreneur questionnaire were coded for computer processing and analysis. Frequency distributions and cross-tabulations were calculated.

RESULTS

Characteristics of Women and Men Business Owners

The majority of the women respondents were between the ages of 35 and 59, were married, with no children at home, and had lived in their communities for over 20 years. Most of these women were either high school graduates or had some college; only 11 percent were college graduates. Over half (57 percent) of the women had been in business 10 years or less. Only 22 percent had been in business for more than 20 years. Most (65 percent) of these women indicated that they had some previous experience in business. These data are shown in Table 1.

The data indicate some substantial differences between men and women business owners. However, the sample of male-owned businesses was not drawn from the entire population of small town Nebraska businesses owned by men. Rather, it was drawn after a random sample of female-owned businesses was drawn, with the intention of matching the types of businesses owned by

women. Women were more likely to be over-represented in businesses such as beauty shops and under-represented in others such as manufacturing. Thus, the sample of businesses owned by men should not be considered representative of all male-owned businesses in small town Nebraska.

TABLE 1
DEMOGRAPHIC CHARACTERISTICS OF
MALE AND FEMALE BUSINESS OWNERS

	Females		Males	
	N	% *	N	%
<u>Age of Business Owners</u>				
Under 25	12	4	5	3
25 - 34	51	17	17	12
35 - 44	77	25	33	22
45 - 59	109	36	68	46
60 or older	54	18	25	17
TOTALS	303	100	148	100
<u>Marital Status</u>				
Married	224	74	138	93
Separated, divorced, never married	37	12	9	6
Widowed	42	14	2	1
TOTALS	303	100	149	100
<u>Number of Children at Home Under 18</u>				
None	163	53	72	48
One	50	16	30	20
Two	54	18	27	18
Three or more	38	12	21	14
TOTALS	305	99	150	100
<u>Number of Years in Community</u>				
1 - 10	63	21	36	24
11 - 20	49	16	32	21
21 - 30	56	19	30	20
31 - 40	45	15	17	11
Over 40	89	29	34	23
TOTALS	302	100	149	99

* All percentages in this report have been rounded to the nearest whole number.

TABLE 1 (Cont.)

	Females		Males	
	<u>N</u>	<u>%</u> *	<u>N</u>	<u>%</u>
<u>Highest Level of Education</u>				
Less than high school	32	11	6	4
High school graduate	132	44	57	38
Some college	106	35	34	23
College graduate	<u>33</u>	<u>11</u>	<u>52</u>	<u>35</u>
TOTALS	303	101	149	100
<u>Total Years as Business Owner</u>				
0 - 5	122	40	36	24
6 - 10	51	17	30	20
11 - 20	65	21	39	26
More than 20	<u>67</u>	<u>22</u>	<u>45</u>	<u>30</u>
TOTALS	305	100	150	100
<u>Previous Experience in Business</u>				
Owned another business	30	10	18	12
Managed another business	34	11	22	15
Employee for another business	130	44	73	49
None	<u>104</u>	<u>35</u>	<u>35</u>	<u>24</u>
TOTALS	298	100	148	100
<u>Parent Owned a Business</u>				
Yes, father	56	19	54	38
Yes, mother	12	4	4	3
Yes, both mother, father	53	18	18	13
No	<u>176</u>	<u>59</u>	<u>68</u>	<u>47</u>
TOTALS	297	100	144	101

Note: Percentages do not always equal 100 percent, due to rounding.

More men than women were married (93 percent vs. 74 percent) and had children under 18 at home (52 percent vs. 46 percent). The data indicate that women who were just starting a business were generally more established in their communities, but had less business experience than their male counterparts. While 63 percent of the women had been in their communities over 20 years, this was true of only 54 percent of the men. While the businesses of men had been established at an even rate over the years, this was not true of businesses owned by women. The majority (57 percent) of businesses owned by women were established in the past 10 years. This would seem to show an increase in female ownership of businesses as social norms changed and opportunities were improved. A larger percentage of the women (40 percent vs. 24 percent) than men had been in business for five years or less. Whereas 30 percent of the men had been in business for over 20 years, this was true of only 22 percent of the women. (See Table 1.)

Substantial differences were apparent in the educational backgrounds of men and women. Men were three times (35 percent vs. 11 percent) more likely to have a college degree than were women. While only 4 percent of the male respondents had less than a high school education, 11 percent of the women were in that category. More women than men fell in the categories of "high school graduate" and "some college."

More women than men (35 percent vs. 24 percent) had no prior business experience, and had parents who were not business owners (59 percent vs. 47 percent). (See Table 1.) Nineteen percent of the businesswomen and 38 percent of the men had a father who owned a business. Only 4 percent of the women and 3 percent of the men had a mother who owned a business; 18

percent of the women and 13 percent of the men indicated that both parents owned a business.

Although the data show a trend toward greater involvement of women in business over the past decade, this involvement was primarily in traditionally feminine enterprises such as beauty shops. Almost half (48 percent) of the women opened either ready-to-wear stores or beauty shops. (See Table 2.) Very few women in Nebraska small towns were proprietors of more non-traditional businesses such as service stations, business services, printing, or manufacturing. Businesses owned by women were more likely to be sole proprietorships or partnerships than were the businesses of men. More businesses owned by men than by women were incorporated. (See Table 3.)

Substantial differences in capital investment were evident between businesses owned by women and by men. As shown in Table 4, men tended to have larger capital investments in their businesses than did women. Forty-four percent of the businesswomen and 24 percent of the businessmen had initial capital investments of under \$5,000. While 23 percent of the men had investments of \$50,000 or more, only 6 percent of the women had invested this much.

A comparison of men's and women's primary sources of capital for establishing businesses is shown in Table 5. Men and women differed primarily in the percentages who depended on commercial banks; more women (42 percent) than men (31 percent) obtained funds from this source. Men and women relied about equally on personal resources and family for capital.

The most common secondary source of capital for both businesswomen and men was from personal savings. Forty-three percent of the women and 40 percent of the men relied on this source. Women were much more likely

TABLE 2

TYPES OF BUSINESSES OWNED BY FEMALES IN RURAL NEBRASKA
 (Percentages are based on total N of 305)

RETAIL			SERVICE			OTHER		
Type of Business	N	%		N	%		N	%
Ready-to-Wear	35	12	Beauty Shop	109	36	Printing	1	.3
Restaurant/Cafe	21	7	Hotel/Motel	6	2	Manufacturing	1	.3
Crafts/Ceramics	13	4	Business Service	6	2	Transportation	1	.3
Florist	12	4	Service Station	3	1	Insurance	3	1
General Merchandising	10	3	Preschool	3	1	Title/Abstract	5	2
Gifts, Novelty, Souvenir	9	3	Nursing Home	2	1	Real Estate	<u>1</u>	<u>.3</u>
Sewing, Needlework	8	3	Other Services	<u>10</u>	<u>3</u>			
Lounge, Bar, Tavern	8	3						
Liquor Store	6	2						
Food Store	5	2						
Fast Food	4	1						
Other Retail	<u>23</u>	<u>8</u>						
TOTAL RETAIL	<u>154</u>	<u>52</u>	TOTAL SERVICES	139	46	TOTAL OTHER	12	4.2

Note: Percentages do not always equal 100 percent, due to rounding.

TABLE 3

FORM OF ORGANIZATION OF FEMALE-OWNED BUSINESSES
AND MALE-OWNED BUSINESSES

	<u>Females</u>		<u>Males</u>	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
Sole Proprietorship	246	82	109	73
Partnership	45	15	14	9
Incorporated	7	2	24	16
Other	1	.3	1	1
TOTALS	<u>299</u>	<u>99.3</u>	<u>148</u>	<u>99</u>

TABLE 4

AMOUNT OF CAPITAL INVESTED TO INITIATE BUSINESSES BY MALES AND FEMALES

<u>Amount of Capital Investment</u>	<u>Females</u>		<u>Males</u>	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
\$4,999 or less	122	44	34	24
\$5,000 - \$14,999	68	24	24	17
\$15,000 - \$24,999	37	13	19	14
\$25,000 - \$49,999	35	13	30	22
\$50,000 or more	18	6	32	23
TOTALS	<u>280</u>	<u>100</u>	<u>139</u>	<u>100</u>

TABLE 5

PRIMARY SOURCE OF CAPITAL INVESTMENT FOR ESTABLISHMENT
OF THE BUSINESS BY AMOUNT INVESTED

	Females		Males	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
Personal	98	36	50	37
Family	31	11	21	15
Commercial Bank	115	42	42	31
Other	<u>27</u>	<u>10</u>	<u>23</u>	<u>17</u>
TOTALS	271	99	136	100

TABLE 6

SECONDARY SOURCE OF CAPITAL INVESTMENT
FOR ESTABLISHMENT OF THE BUSINESS BY AMOUNT INVESTED

	Females		Males	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
Personal	42	43	28	40
Family	20	20	8	11
Commercial Bank	24	24	17	24
Other	<u>12</u>	<u>12</u>	<u>17</u>	<u>24</u>
TOTALS	98	99	70	99

Did not use a secondary source: Female = 177; Male = 65

than men (20 percent vs. 11 percent) to rely on their families as a secondary source of capital. (See Table 6.) The reasons for this and for generally low capital investment were not clear. Possibly women were less knowledgeable about alternative sources of capital in their communities, or felt at some disadvantage in acquiring a larger amount of capital from other sources. Perhaps businesswomen were somewhat more conservative than their male counterparts in handling their business finances and less given to risk-taking. In this study, women were somewhat less likely than men to apply for loans.

A substantial percentage of both men (52 percent) and women (57 percent) respondents had never applied for a loan. (See Table 7.) However, among those persons who applied for loans, more women (96 percent) than men (85 percent) reported that their loans were granted.

Data were also gathered on the utilization of financial and technical assistance. As shown in Table 8, very few of the businesswomen requested or received this type of assistance. Only 28 women (9 percent of the respondents), for example, reported receiving assistance from the Small Business Administration. Even fewer received assistance from other agencies.

The data show substantial differences in the net worth of the businesses owned by women and men. The majority (59 percent) of men indicated a net worth of more than \$50,000, whereas most women (63%) gave a net worth of less than \$30,000. (See Table 9.) These differences were more pronounced in the service businesses than in the retail businesses. Nineteen percent of the retail businesses owned by women were worth more than \$75,000, compared to 41 percent of those owned by men. In the service category, 3 percent of the females and 21 percent of the males had a net worth of over \$75,000. (See Table 10.)

TABLE 7
LOAN APPLICATIONS

	Female		Male	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
<u>Had Applied for Loans</u>				
Yes	128	43	71	48
No	169	57	76	52
TOTALS	<u>297</u>	<u>100</u>	<u>147</u>	<u>100</u>
<u>Application Turned Down</u>				
Yes	5	4	10	15
No	121	96	56	85
TOTALS	<u>126</u>	<u>100</u>	<u>66</u>	<u>100</u>

TABLE 8

UTILIZATION OF FINANCIAL AND TECHNICAL ASSISTANCE BY BUSINESSWOMEN (N=305)

	Assistance Requested				
	Loan Guarantee	Grant Assistance	Management Technical Assistance	Printed/ Prepared Information	Counseling/ Individual Information
	<u>N</u>	<u>N</u>	<u>N</u>	<u>N</u>	<u>N</u>
Small Business Administration	15	1	1	8	6
Farmers Home Administration	2	-	-	-	1
Trade Association	-	-	4	4	4
Nebraska Department of Economic Development	-	-	2	1	
Local Chamber of Commerce	-	-	1	8	5
University Affiliated Program	-	-	-	-	
No Response	288	304	297	284	289
	Assistance Received				
Small Business Administration	15	1	2	5	5
Farmers Home Administration	-	-	-	-	1
Trade Association	-	-	5	6	2
Nebraska Department of Economic Development	-	-	2	2	-
Local Chamber of Commerce	-	-	2	11	6
University Affiliated Program	-	-	-	4	
No Response	290	304	294	277	291

TABLE 9

COMPARISON OF NET WORTH OF FEMALE-OWNED BUSINESSES
AND MALE-OWNED BUSINESSES IN 1979

	<u>Female-Owned</u>		<u>Male-Owned</u>	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
<u>Net Worth in 1979</u>				
Less than \$10,000	98	36	20	15
\$10,000 - \$29,999	74	27	18	13
\$30,000 - \$49,999	39	14	18	13
\$50,000 - \$74,999	28	10	32	24
More than \$75,000	31	11	48	35
TOTALS	270	98	136	100

TABLE 10

COMPARISON OF NET WORTH OF FEMALE-OWNED BUSINESSES AND
MALE-OWNED BUSINESSES BY TYPE OF BUSINESSES

Type of Business	Less Than \$10,000		\$10,000- \$29,000		\$30,000- \$49,999		\$50,000- \$74,999		More Than \$75,000		Total	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
<u>Retail</u>												
Female	26	18	38	27	28	20	22	16	27	19	141	100
Male	2	2	13	15	13	15	24	27	26	41	88	100
<u>Service</u>												
Female	69	58	31	26	9	8	5	4	4	3	118	99
Male	17	44	5	13	4	10	5	13	8	21	39	101
<u>Other</u>												
Female	3	27	5	45	2	18	1	9	-	-	11	99
Male	1	11	-	-	1	11	3	33	4	44	9	99

The low net worth of the businesses owned by women was reflected in their hiring patterns. Businesses owned by women generally hired relatively few employees, and these tended to be part-time. As shown in Table 11, the hiring patterns of businessmen differed from those of women, indicating a greater reliance on both part-time and full-time employees. Fifty-six percent of the businessmen had full-time women employees, and 57 percent had full-time men employees. Fifty-two percent of the businesswomen had full-time female employees; 27 percent had full-time male employees. The businessmen also had more part-time employees than their female counterparts. This larger number of employees was consistent with the greater net worth of most male-owned businesses. Probably the women-owned businesses were too small to require a large staff.

Inflation ranked as the greatest business problem for both men (33 percent) and women (24 percent). Cash flow was mentioned as the second most important problem. More women (29 percent) than men (18 percent) said they had no business problems. (See Table 12.)

The business owners were also asked to indicate their degree of involvement in community organizations. The data suggest that the businesswomen were not very well integrated into the business community. With the exception of chambers of commerce, these women were not participating in large numbers in community organizations. While 55 percent of the women were involved in the local chamber of commerce, only 1 percent participated in the city council, a professional organization, or government board, and only 2 percent were on a school board. Five percent were members of a development corporation. Men tended to be more involved in their communities. Eighty percent indicated membership in a chamber of commerce, 43 percent in a service club, and 19 percent in a development corporation. (See Table 13.)

TABLE 11

EMPLOYEES HIRED BY BUSINESS OWNERS

	Women Owners						Men Owners					
	<u>None</u>		<u>One or More</u>		<u>Total</u>		<u>None</u>		<u>One or More</u>		<u>Total</u>	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
Full-time (Female)	145	48	154	52	299	100	66	44	83	56	149	100
Part-time (Female)	116	39	183	61	299	100	53	35	97	65	150	100
Full-time (Male)	219	73	80	27	299	101	64	43	86	57	150	100
Part-time (Male)	214	72	85	28	299	100	96	64	53	36	149	100

TABLE 12
BUSINESS PROBLEMS

<u>Greatest Business Problem</u>	<u>Females</u>		<u>Males</u>	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
None	89	29	27	18
Inflation	73	24	49	33
Cash Flow	34	11	20	13
Customer Relations	23	8	11	7
Employee Relations	14	5	10	7
Other	<u>72</u>	<u>24</u>	<u>33</u>	<u>22</u>
	<u>305</u>	<u>101</u>	<u>150</u>	<u>100</u>

TABLE 13
MEMBERSHIPS OF BUSINESS OWNERS IN COMMUNITY ORGANIZATIONS

	<u>Females (N=305)</u>		<u>Males (N=145)</u>	
	<u>N</u>	<u>%</u>	<u>N</u>	<u>%</u>
Chamber of Commerce	168	55	116	80
Development Corporation	14	5	28	19
City Council	3	1	8	6
School Board	6	2	10	7
Service Club	44	14	62	43
Religious Organization	14	5	10	7
Professional Organization	3	1	2	1
Community Improvement	1	-	2	1
Government Boards	2	1	6	4

CONCLUSION

The data show a trend toward increasing involvement of women in business over the past 10 years, reflecting the changing social norms and opportunities for women. However, the total percentage of all businesses owned by women remained very small. Furthermore, the movement of women into businesses was primarily into enterprises that drew upon experience and expertise more traditionally thought to be feminine. Almost half (48 percent) of the respondents opened either a beauty shop or a ready-to-wear store. These types of businesses would seem to require less business experience, formal education, and capital investment.

Women were still under-represented in less traditional enterprises and in businesses with high capital investment and net worth. Very few women in Nebraska small towns were owners of non-traditional businesses such as business services, service stations, printing, or manufacturing. Women also tended to be poorly integrated into the local business community, as evidenced by their low participation in community organizations and under-utilization of financial and technical assistance.

Fewer women than men indicated they had experienced business problems. Among those who had problems, however, the consensus was that inflation and cash flow problems were most serious.

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APPENDIX
SURVEY QUESTIONNAIRE

Please circle the appropriate letter or fill in the blank for each question.

1. What type of business do you own?
Examples (restaurant, car dealership, women's clothing store)

2. Mark the statement that best describes your position in this business.

- a. sole manager
- b. primary manager
- c. some management responsibility
- d. minimal management responsibility

3. do not take part in the management

3. In what year did you become responsible for this business? _____

4. How many hours do you spend working in this business each week?

- a. 20 or fewer
- b. 20 to 39
- c. 40 to 49
- d. 50 to 59
- e. 60 or more

5. How did you acquire ownership of this business?

- a. established the business
- b. bought the business from a non-family member.
- c. bought the business from a family member.
- d. inherited the business from spouse.
- e. inherited the business from someone other than spouse.
- f. other (specify) _____

6. Why did you become a business owner? Mark only two that apply.

- a. I had a product or a service I could sell.
- b. I wanted to be my own boss.
- c. I wanted to make money.
- d. I had to take over the business from someone else.
- e. investment purposes.
- f. no job alternatives.
- g. other (specify) _____

7. With whom did you start this business?

- a. alone
- b. with spouse
- c. with another family member
- d. with a non-family member
- e. with a combination of family and non-family members
- f. other (specify) _____

8. What form of organization does this business have?

- a. sole proprietor
- b. partnership
- c. incorporated
- d. other _____

9. From which of the following sources did you obtain financing and/or capital to become an owner of this business? Indicate the primary source, the secondary source, and/or minor source, if applicable.

	Primary Source	Secondary Source	Minor Source
a. personal savings	_____	_____	_____
b. joint savings	_____	_____	_____
c. family	_____	_____	_____
d. friends	_____	_____	_____
e. life insurance policy	_____	_____	_____
f. commercial bank loan	_____	_____	_____
g. venture capital firm	_____	_____	_____
h. other (specify)	_____	_____	_____

10. Approximately how much financing and/or capital did you invest?

- a. \$4,990 or less
- b. \$5,000 to \$14,999
- c. \$15,000 to \$24,999
- d. \$25,000 to \$49,999
- e. \$50,000 or more

11. In the past five years have you had to seek outside financial assistance?

- a. yes
- b. no (Skip to question 18.)

12. To what type of institution did you apply for a business loan?
- a. local bank
 - b. commercial bank/industrial bank
 - c. SBA
 - d. private investors
 - e. other (specify) _____

13. What was the purpose of the business loan application?
- a. start
 - b. expansion
 - c. improvement
 - d. relocation
 - e. cash flow
 - f. other (specify) _____
- _____
- _____

14. Have any financial institutions turned you down when you applied for a business loan?
- a. yes
 - b. no (Skip to question 16.)

15. What were the reasons given?
- a. lack of collateral
 - b. no previous business history
 - c. poor business credit history
 - d. type of business
 - e. inadequately prepared loan request
 - f. bank policy regarding small or new business owners
 - g. economic conditions
 - h. other (specify) _____
- _____

16. Have any financial institutions offered unacceptable terms when you applied for a business loan?
- a. yes
 - b. no (Skip to question 18.)

17. What were the unacceptable terms?
- a. interest rate too high
 - b. excessive collateral requirement
 - c. other (specify) _____
- _____

18. Approximately what was the net worth of this business in 1979?
- a. under \$10,000
 - b. \$10,000 to \$29,999
 - c. \$30,000 to \$49,999
 - d. \$50,000 to \$74,999
 - e. \$75,000 and over

19. Do you plan to expand this business in the next few years?
- a. yes
 - b. no (Skip to question 21.)

20. From whom will you seek financial assistance to expand your business?
- a. local bank
 - b. commercial bank/industrial bank
 - c. Small Business Administration loan program
 - d. private investors
 - e. other (specify) _____

21. Where do you do the majority of your banking?
- a. local bank
 - b. bank in a nearby town
 - c. bank in a nearby city (population over 5,000)
 - d. bank in a state other than Nebraska

22. How many individuals are employed in this business? Indicate how many of each.
- a. males _____ full-time _____ part-time
 - b. females _____ full-time _____ part-time
 - c. no employees

23. Do you plan to hire additional employees in the next two years?
- a. yes, _____ full-time
 - b. yes, _____ part-time
 - c. yes, _____ full-time and _____ part-time
 - d. no

24. How would you describe your relationship with your employees?
- a. very good
 - b. good
 - c. fair
 - d. poor
 - e. very poor

25. How would you describe your current relationship with your salesmen/vendors?

- a. very good
- b. good
- c. fair
- d. poor
- e. very poor

26. Have either of your parents (or guardians) ever owned a business?

- a. yes, father or male guardian only
- b. yes, mother or female guardian only
- c. yes, both mother and father or both guardians
- d. no

27. How many years have you lived in this community?

28. What is your age?

- a. under 25
- b. 25 to 34
- c. 35 to 44
- d. 45 to 59
- e. 60 or older

29. What is your sex?

- a. female
- b. male

30. In the business world have you been discriminated against because of your sex?

- a. no
- b. yes (specify) _____

31. What is your ethnic identification?

- a. White
- b. American Indian
- c. Asian
- d. Black
- e. Hispanic

32. What is your current marital status?

- a. married
- b. never married
- c. separated
- d. divorced
- e. widowed

33. How many children under the age of 18 do you have living in your home? _____

34. What is the highest level of formal education you have achieved?

- a. less than high school
- b. high school graduate
- c. some college
- d. college graduate

35. What was your major field of study in college?

36. What types of formal education have you had in business practices?

37. What training, seminars, or workshops have you attended which were business related?

38. Before becoming the owner/manager of this business, what previous experience did you have in this type of business?

- a. owned another business
- b. managed a business for someone else
- c. served as a junior partner with someone else
- d. employee for a business
- e. no previous business experience

39. How many total years of experience do you have as a business owner? _____

40. What is your greatest problem or concern in operating this business?

41. What local businesses do you utilize to operate your business? Mark how frequently.

	Weekly	Monthly	Yearly
a. newspaper advertising	_____	_____	_____
b. delivery service	_____	_____	_____
c. cleaning service	_____	_____	_____
d. legal consultant	_____	_____	_____
e. tax consultant	_____	_____	_____
f. financial consultant	_____	_____	_____
g. decorating/furnishing	_____	_____	_____
h. plumbing/electrical	_____	_____	_____
i. bank	_____	_____	_____

42. In which community organizations are you involved and to what extent?

	Member	Officer	Contribute Time	Contribute Money
chamber of commerce or commercial club	_____	_____	_____	_____
development corporation	_____	_____	_____	_____
city council	_____	_____	_____	_____
school board of education	_____	_____	_____	_____
service clubs	_____	_____	_____	_____
other (specify) _____	_____	_____	_____	_____

Listed here are agencies/programs which assist small businesses. Please answer the questions below concerning your contact with these agencies/programs. Use the letters a, b, c, etc., to answer the questions.

- a. Small Business Administration: SBA Loan Program
- b. Small Business Administration: SBA Loan Procurement
- c. Small Business Administration: SBA Training
- d. Economic Development Administration (EDA)
- e. Farmers Home Administration (FmHA)
- f. Trade Association
- g. Nebraska Department of Economic Development
- h. Nebraska Business Development Center
- i. Local Chamber of Commerce
- j. University affiliated programs

43. From the above list, indicate by letter from which agencies/programs you have requested assistance in the last five years regarding:

- _____ a. loan guarantee
- _____ b. grant assistance
- _____ c. management or technical assistance
- _____ d. printed or prepared information
- _____ e. counseling/individual information

44. From the above list, indicate by letter from which agencies/programs you have received assistance in the last five years regarding:

- _____ a. loan guarantee
- _____ b. grant assistance
- _____ c. management or technical assistance
- _____ d. printed or prepared information
- _____ e. counseling/individual information

45. What is your reaction to the responsiveness of the agencies/programs? In the space provided please list by letter all agencies which fit each category.

- _____ very satisfied
- _____ somewhat satisfied
- _____ neither satisfied nor dissatisfied
- _____ somewhat dissatisfied
- _____ very dissatisfied
- _____ did not use any agencies/programs