

Balancing Business and Family: A Comparative Study of the
Experiences of Male and Female Entrepreneurs in British Columbia

BY

INDIRA-NATASHA PRAHST

B.A., University of Guelph, 1991

A THESIS SUBMITTED IN PARTIAL FULFILMENT OF
THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF ARTS

in

THE FACULTY OF GRADUATE STUDIES

(Department of Anthropology and Sociology)

We accept this thesis as conforming
to the standard

THE UNIVERSITY OF BRITISH COLUMBIA

November 28th, 1995

© Indira-Natasha Prahst, 1995

In presenting this thesis in partial fulfilment of the requirements for an advanced degree at the University of British Columbia, I agree that the Library shall make it freely available for reference and study. I further agree that permission for extensive copying of this thesis for scholarly purposes may be granted by the head of my department or by his or her representatives. It is understood that copying or publication of this thesis for financial gain shall not be allowed without my written permission.

Department of Anthropology and Sociology

The University of British Columbia
Vancouver, Canada

Date Dec 22nd 1995 

ABSTRACT

In recent years there has been in Canada, as in other industrial societies, a substantial increase in the size of the self-employed element in the occupational structure. This reverses a long standing trend and challenges traditional social economic theories that predicted and explained the historic decline. From the mid-nineteen seventies new theories that foretell and/or account for the renaissance of the small business sector emerged.

Particularly noticeable in the most recent period is the rapid growth in the numbers of female entrepreneurs which has risen three times as fast as the rate for self-employed men in Canada. Feminization of small businesses calls for sociological research to explore why more women are starting up their own enterprises. Given their disadvantaged positions in the labour market what particular obstacles did they have to overcome? Also this raises interesting questions about how family obligations and gender roles affect growth and vitality of small enterprises.

The purpose of this thesis is to explore and help to explain how self-employed men and women organize family and business.

Forty self-employed men and women in British Columbia were interviewed in December 1994 to December 1995. The data were obtained from a semi-structured interview questionnaire.

The study found that self-employed men and women coordinate

business and family responsibilities differently. Gendered outlooks on the family emerged which in turn influenced motivation for becoming self-employed, determined the types of enterprises chosen, and ways in which business and family are organized.

TABLE OF CONTENTS

Title Page.....	i
Abstract.....	ii
Table of Contents.....	iv
Acknowledgement.....	viii
Dedication.....	viii
 Chapter I.	
Introduction.....	1
Statement of the Problem.....	4
Forces Behind Self-Employment.....	10
Sex-Segregation in the Canadian Labour Force.....	16
Theoretical Framework: Division of Labour.....	20
within the Household	
Social Context.....	24
Definitions.....	26
 Chapter II.	
Links to the Literature.....	31
 Chapter III.	
Research Agenda.....	64
Research Questions	64
Framework For Assessment.....	65
Data Collection and Sample Selection.....	66
Representativeness of sample.....	74
Procedure.....	74
Access.....	75
Rapport.....	79
Interviewer Effect.....	81
Interpretation of Data.....	81
Collection Methods and Limitations.....	85
limitations of interviewing.....	86
Data analysis.....	86
 Chapter IV.	
Data and Findings	
Introduction.....	95
Profile of Self-employed Sample.....	98
Breakdown of Four Groups.....	106
 Organization of Business and Domestic Life.....	
Problems Encountered.....	115
Problems Encountered.....	136

Household Arrangements.....	163
Attitude to Present Situation.....	171
Conclusion of Chapter.....	182
Chapter V.....	
Purpose of research:.....	187
Significance.....	188
Limitations.....	192
Recommendations.....	193
Trends.....	196
Conclusion.....	197
BIBLIOGRAPHY.....	199
APPENDICES.....	210
Appendix A. Interview Questionnaire.....	210
Appendix B. Letter: purpose of research.....	221
Appendix C. Consent Form.....	223
Appendix D. Model (process of family obligation)...	225
Appendix E. Vancouver Home-Based Business Association.....	226

LIST OF TABLES

Table 1	Conflict Statements.....	88
Table 2	Results of Likert Questions.....	91
Table 3	Breakdown of Business Type.....	102
Table 4	Percentage of Success definitions.....	104
Table 5	Four Groups of Entrepreneurs.....	106
Table 6	Percentage of Business and Family and Family Organization.....	116
Table 7	Percentages of Blending or Separating..... Business and Family activities	123

LIST OF FIGURES

Figure 1	Self-Employment in B.C.....	3
Figure 2	Self-Employment in B.C. by Sex.....	4
Figure 3	Percentage of registration of businesses.....	99
Figure 4	Percentage of "business sector type".....	101

ACKNOWLEDGEMENTS

I wish to express my sincere gratitude to Dr. Brian Elliott for his scholarly support and supervision of this study, as well as the advice and assistance of the other members of my committee, Dr. Dawn Currie and Dr. Gillian Creese in conducting the research; to Dr. Martin Meissner who offered constructive criticism; Ann Van Beers, Nariko Takayanagi and Margaret Baskett for offering both encouragement and inspiration in writing this thesis.

Appreciation is expressed to Walter Coole, Executive Secretary of the Vancouver Home-based Business Association and its members. I would like to thank the many entrepreneurs of British Columbia who gave freely and generously of their time.

I would also like to recognize the men in my life. To my husband Armin, thank you for your constant support, encouragement and assistance with the graphics. To my dad and my brother Benji, my acknowledgement of your true entrepreneurial spirits. Last but not least, to my mother whose support and guidance cannot be thanked enough.

DEDICATION

This thesis is dedicated to my mother Dr. Karin Doerr

Chapter I: The Research Question

Introduction

The purpose of this thesis is to examine how self-employed men and women in British Columbia organize their business and family responsibilities and the competing demands of business and family on their lives.

In recent years there has been in Canada, as in other advanced industrial societies, a substantial increase in the size of the self-employed element in the occupational structure. This rise reflects the massive economic restructuring that is currently under way in Canada and in other modern societies. The consequence of this phenomenon has been linked to macro environmental forces including globalization, technological advances, demographic shifts and government policies which have been changing the workforce pattern at a fast rate. The advent of new technologies such as the micro computer, modem, and the fax machine have helped to make small business more viable. Unemployment in large-scale organizations has led individuals into self-employment to create jobs for themselves and gaining some sense of personal control. Self-employment has also been shaped by shifts in social and personal preferences (Goffee and Scase, 1985).

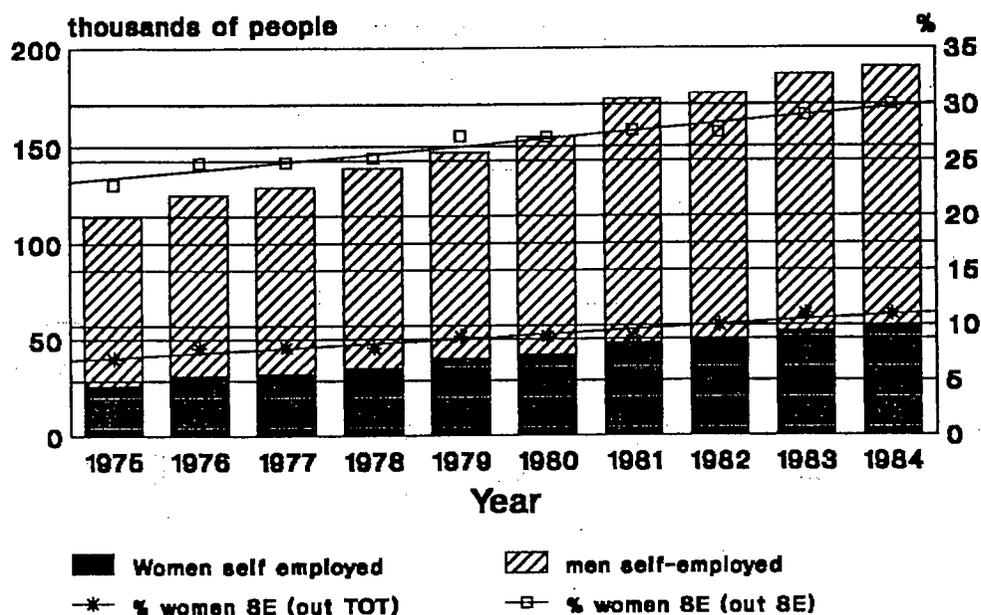
Currently British Columbia is facing serious structural changes in the workplace, particularly in the resource sectors. Recognizing this change, the Ministry of B.C. and the Government have encouraged the development of small-sized businesses so

that the economies of local communities would be less dependent on large, traditional resource-based industries (Profits, 1993). The trends suggest that if agriculture is excluded, B.C. has the highest level of self-employment in Canada (B.C. Statistics, 1993). Between 1981 and 1993 the total self-employment in B.C. increased from 174,000 to 255,000. The comparative proportion of the workforce who are self-employed in Canada is approximately 10% (The Labour Force, Cat. No. 71-001).

There has been a significant increase in self-employment among women which is an important trend in itself. Almost 10 percent of employed women in Canada are self-employed (Anderson, 1995). Since 1975, the total number of self-employed women in Canada has risen three times as fast as the number of self-employed men. Women's total self-employment since 1981 to 1993 increased by 75% from 48,000 up to 84,000 in 1993 marking them as the fastest growing segment of the small business population. Men increased by 35% from 126,000 in 1981 to 171,000 in 1993 (Statistics Canada, March 1993). Thus, self-employed women are the fastest growing group of small business owners in Canada. The growth of self-employed individuals by sex is demonstrated in Figure I.

Figure 1

Self-employment in B.C.

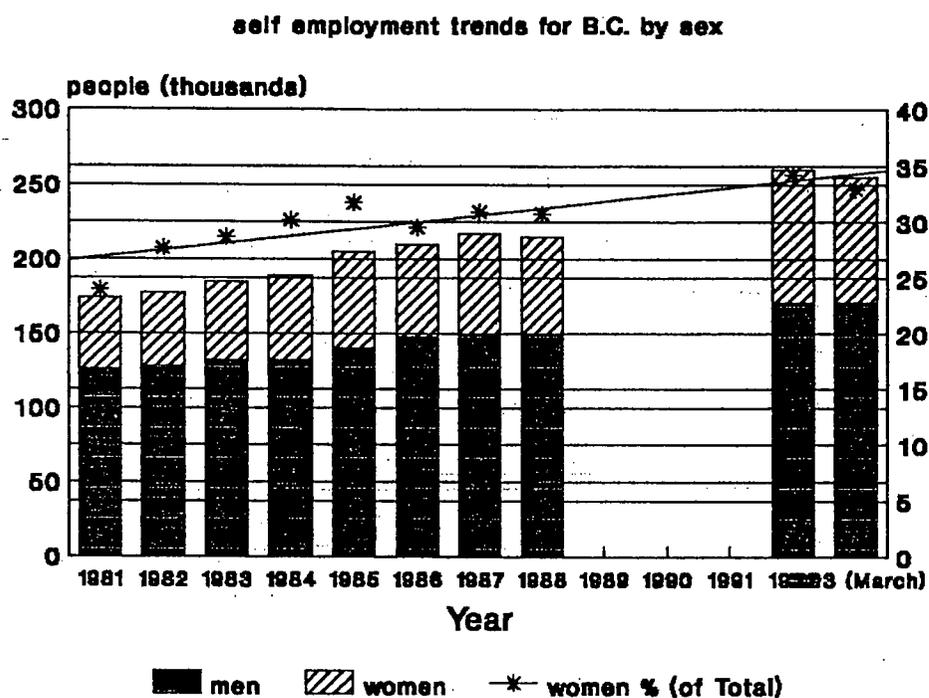


(B.C. women's programs, 1985).

The self-employment trends of B.C. between 1975-1984 were produced from Statistic Canada's monthly labour-force survey. Total self-employment refers to four categories of self-employment: business activities of employer (employing more than one or more), "own accountant" (without paid help) and with an incorporated or unincorporated business. Figure 1 shows a steady increase of the total number of self-employed from 1975 to 1984 and the rise in female entrepreneurship.

Different data sources (Labour Force Annual Data, 1988-March 1993) show similar trends.

Figure 2.



(Labour Force Annual Data, 1988-March 1993)

Figure 2 shows that there is a general increase in self-employed numbers except in 1988 and March 1993 where self-employed numbers decreased.

Among this group of self-employed individuals are those who are home-based. This subgroup of the self-employed sector is on the rise (Belcourt et al., 1991; Ministry of Economic

Development, Small Business and Trade, and the Ministry of Finance, 1991) and will be growing over the next decade (Foster and Orser, 1993).

The "renaissance" of self-employment is in many ways interesting and calls for a sociological investigation and explanation. General Marxian theories foresaw the eventual demise of small businesses as they were swallowed up in the competitive process by larger enterprises. For the greater part of this century the small business sector has been in decline, but the shrinkage was particularly marked after the second world war. However in the 1980's we see a revival of this sector and Post Industrial and Post Fordist perspectives have concerned themselves with capitalist development highlighting forces that shape the growth of this entrepreneurial sector. The former perspective predicted that technological advancements would boost the small business sector because new technologies open possibilities for self-employment. Often knowledge rather than capital was the crucial resource. It is this transition that formed what Bell (1973) called the "Post Industrial Society" where knowledge is an important commodity. The latter perspective focuses it's explanation on the development of smaller and more flexible labour forces. Propositions from the labour market segmentation theory and gender theory point to the barriers women experience within the labour force and within the home. These barriers help to explain why women in such large numbers are turning to self-employment.

The high growth rate of women in small business started my interest in this topic. My concern stems from the apparent contradiction in the values underlying the demands of men and women within the home and business. Women in the labour force are expected to be committed to their jobs while they are required to place family obligations in the forefront of their lives (Coser and Rokoff, 1970). These incompatible expectations fall on women in their dual business and family roles (Coser and Rokoff, 1970). The fact that men operate in both environments and place work in the forefront of their lives, is socially acceptable.

Though it is generally recognized that women are often confronted with a dual role of the home and career, most studies focus on women in regular employment, as clerical administrators, sales workers, as nurses and teachers. The consequences of this have been reported in studies on dual career earner families; being primarily responsible for the household and working outside the home can lead to role overload, conflict, stress and exhaustion for women (Meissner et al., 1975; Lennon et al., 1994; Glass, et al., 1992 and Hochschild, 1989). Luxton et al. (1990) state that some women in Canada are heavily burdened with care giving responsibilities and are referred to as the "sandwich generation" because they care for children, and elders at the same time.

Much of the Canadian research on self-employment examines the profiles, financial conditions of businesses and some

studies deal with the experiences of self-employed individuals. Some researchers argue that discrimination on the part of banks and lenders and lack of business experience are problems women often encounter (Litton, 1987; Hisrich and Brush, 1986; Stevenson, 1984; Swift, 1988; Lavoie; 1984; Belcourt, et al., 1991). Researchers have used these factors to explain why women tend to operate smaller sole proprietorship type businesses compared to their male counterparts who run larger enterprises that are incorporated. The few studies on entrepreneurship that address family responsibilities report that there are dilemmas in managing business and household duties (Goffee and Scase, 1985; Belcourt et al., 1991; Towler, 1986; Ministry of Economic Development, Small Business and Trade, and the Ministry of Finance, 1991; Longstretch, et al., 1987; Stevenson, 1986, Stoner et al., 1990) but exactly what they are and how they influence the enterprise and the business owner has yet to be examined in detail. More structural explanations which take into account current labour force trends and changing family patterns should be considered in the analysis of the experiences of self-employed individuals. Also, larger questions should be raised about "intangible societal barriers" (Brush, 1993:29) and family values when considering problems women encounter (Brush, 1993). More insight into the family/business interface needs to be examined, since the context in which findings are often examined or explained is outdated.

The rapid growth in self-employment, but especially the

"feminization" of small business, could be said to prompt research on the social relations of family and business because it raises questions about how this very demanding, time-consuming kind of work can be done by women who have family obligations. We know that women assume primary responsibility for household duties and that they experience work overload and stress from having to juggle family and work activities. Hence, one can assume that female entrepreneurs who assume primary responsibility for the family and household would encounter different experiences in juggling the two spheres. Since little has been written on domestic arrangements of entrepreneurial middle class groups, focus on this group of workers fills an important gap in the Canadian research and is of social and economic concern. For one, small businesses play a vital role in B.C.'s changing economy (Profits: 1993:6). Collectively small businesses (including home-based ones) are an important economic entity and are not marginal forms of economic activity (Foster and Orser, 1993). In fact they have been fuelling economic growth in Canada and they account for 85% of the province's new jobs (Profits: 1993:6). Therefore any potential barriers to business success are of economic concern. Secondly, female owned businesses are of special interest since they make up almost fifty percent of the business population. They are also more likely to confront problems of reconciling their family and business lives because women often perform most of the household tasks. These extra commitments can affect the growth of their

businesses and the well-being of their families.

For these reasons it is important to generate further insight into potential dilemmas entrepreneurs might face in coordinating their business and family activities and whether gendered patterns emerge. This focus responds to recommendations proposed by other prominent researchers in entrepreneurship:

"The scope of the women entrepreneurs' responsibilities for household tasks, general maintenance and repairs, child rearing, and decision making (financial, investment and other issues affecting the family) has yet to be studied in detail" (Belcourt et al., 1991).

Therefore, the purpose of this research is to examine from a sociological position and in a Canadian context how male and female entrepreneurs, including those who are home-based, organize their domestic lives, particularly how they try to reconcile the demands of both business and family. Since many women choose home-based businesses to accommodate family needs, it seems reasonable to also investigate this important sub-group of the small business sector.

The following questions are addressed in this study:

- 1) How do self-employed men and women organize business and family?
- 2) What are the outcomes of coordinating business and family?
- 3) Are self-employed individuals satisfied with their domestic arrangements?
- 4) How do self-employed persons cope with their present situation of managing business and family responsibilities?

There is need for a sociological perspective which considers recent labour market trends and the family in its

analysis of self-employed women. This perspective is of paramount importance since much of the data on entrepreneurs to date are analyzed only from an economic perspective.

Forces Behind Self-Employment

Many theorists have concerned themselves with the changes in the workforce. The intention of this section is to briefly present propositions about capitalist development that provide insight into factors influencing the growth of the self-employment sector. Brief overviews of the Monopoly Capitalist, Post Fordist, Post Industrial perspectives are presented. Perspectives on Women's Labour Market Segmentation help to explain the increased activity among female entrepreneurship. However, theoretical viewpoints regarding gender ideology and women's domestic labour are the main theoretical tools that thread through the thesis to explain how self-employed men and women coordinate business and family responsibilities. These perspectives are chosen since the experiences of self-employed women cannot be adequately examined without taking the family into account.

Why is self-employment on the rise? In Canada as in many other industrial countries, we are witnessing the impact of economic restructuring, the downsizing of many sectors in the corporate and public sector and high unemployment (Orser and James, 1992). Some of the increase is a direct consequence of the destruction of jobs in the older industries. However, in other cases it is generated by the emergence of new technologies

connected with the major transformation of western and world economies. More and more production activity in the industrialized world is organized around a new cluster of industries related to computers, information, communication and genetics.

The transformation of the industrial base and the growth of very large service sectors in modern economies have been interpreted in many ways. There are several general perspectives, and theoretical approaches used to analyze the causes and consequences of the re-structuring that has occurred. Theories of modernization have been "replaced" by Post Industrial and Post Fordist claims (Arai, 1995) which seem to offer the most persuasive arguments.

The main arguments in theories of Monopoly Capitalism focus on the concentration and centralization of Capital in large firms (cf. Arai, 1995). Large companies overpower the petite bourgeoisie who operate in the peripheral sectors of society. According to their claims, small businesses would not survive because of their inability to compete with larger enterprises. This perspective foresaw the eventual demise of small enterprises. Until 1970, it was reported that there was a significant decrease among the self-employed sector (Steinmetz and Wright, 1989). Research began to recognize this group in the beginning of the 1970's (Bechhofer and Elliott, 1974). The formation of new professional associations, specialized trade journals, research and new forms of educational programs suggest

an emerging interest in the increase in entrepreneurship. Also, more recently women are recognized as an active group in this sector (Winter, 1980; Stevenson, 1986; Lavoie, 1988; Belcourt, et al.; 1991; Hisrich et al., 1986 and Goffee and Scase, 1985). These findings do not lend support to the claims that small businesses would eventually disappear, in fact the converse is happening rendering the perspective of Monopoly Capitalism inadequate. Instead, one could argue that the trends suggesting an increase in self-employment support the Post Industrial and Post Fordist perspectives which predicted the growth in this sector.

Other observers have continued to examine the changes in industrial capitalist societies, and have labelled current trends "Post Industrial society". Most representative of this group is Daniel Bell (1973) who recognized the shift in the U.S. occupational structure. The emergent sectors of Post Industrialist society are the service sectors which lean towards decentralization and flexibility. Bell (1973) argued that post-industrial society could come to involve more production and the dissemination of knowledge. Power would no longer reside in ownership of property but access to knowledge would be the key. Another proponent of this perspective is John Naisbett (1982). He includes diverse occupational groups such as secretaries, data entry clerks into his category of information workers, concluding that now the information sector constitutes the majority of the workforce. "The new source of power is not in

money in the hands of a few, but information is in the hands of many" (cf. Krahn and Lowe, 1988:33). Naisbett suggests that technology empowers the individual so that small firms can compete in arenas previously dominated by large ones (cf. Foster and Orser, 1993). The discussion of post-industrial society has moved the analysis forward drawing our attention to the growth of the service sector and to the resulting changes in occupational opportunities (Krahn and Lowe, 1988). Among these opportunities is the small business sector. The census data show that there is an increase in the service sector for Canada. The Canadian economy is moving toward a greater emphasis on services where 70% of Canadians are currently working in the service sectors. By the year 2000 it is predicted that this will increase to 75 percent of the labour force (Foster and Orser, 1993). Small businesses are well-equipped to access and transmit information and this allows them to exploit these market niches (Arai, 1995).

Another group, the Post Fordists, have concerned themselves with processes of "economic restructuring" to best interpret societal changes (Burrow, Gilbert, Pollert, 1992). The concept of Post Fordism can best describe the global restructuring under way in our society (Bonefeld and Holloway, 1990). The term Fordism refers to the capitalist formations which occurred from the 1930's to the 1950's (Harvey, 1989). Fordism was characterized by mass production based on the assembly line principle adopted successfully by Henry Ford, by rising wages,

which provided a basis for a new relationship between "mass consumption" and "mass production", and by a set of supportive institutions- the welfare state (Harvey, 1989). It has been assumed that the process of restructuring we have been experiencing in recent years has led to the emergence of "Post-Fordism," which involves a new pattern of Capitalist social relations (Burrow et al., 1992). "Post-Fordism" is said to be characterized by new methods of production based on micro-electronics, small batch niche products, just-in time systems of production, by flexible working practices and a new relation between production and consumption (Bonefeld and Holloway, 1990). This increased restructuring has led to a demand for a new "flexible worker", able and willing to perform a variety of tasks, and more broadly for a "flexible workforce" -one that can be expanded and contracted rapidly (Burrow, et al., 1992:2). Under these conditions firms have to be flexible enough to meet the rapidly changing marketplace, since the new global market is characterized by standards of variety, customization and quality (Foster and Orser, 1993). Small businesses can respond quickly to market needs and produce and design innovative products by their flexible capacities to meet quick changing market demands, without layers of bureaucracy. This flexibility allows small businesses to exploit the market niches. Also information and computer technology have made small enterprises more viable.

However, a Post Fordist society as a capitalist society has been associated with inequality. Globalization has increased the

number of competitors and that has influenced price, quality and service standards which have to meet the criteria of the international market. With increasing competition, employers have taken advantage of the pools of surplus labour (unemployed) to push for more flexible work practices (Harvey, 1989). These practices occurring within the context of weakening unions involve a move away from regular employment towards increasing reliance upon part-time, temporary or sub-contracted work arrangements. Bonefeld and Holloway (1990) characterize the individual worker as non-unionized, having a low income, few benefits and little job security. In this Post Fordist era, large numbers of low paying, unskilled jobs are created primarily in the service sector, jobs which are strongly routinized, and are insecure because workers are subject to increased lay offs as they become replaced by new technologies. Inevitably, male and female workers are effected by these changes. These transformations clearly illustrate how the changing structures of capitalism under Post Fordism have influenced the working conditions of both male and female workers and growth in the small business sector. Unlike the perspective of Monopoly Capitalism, the changes for Post Fordists seem to be in the direction of increased flexibility and decentralization (Arai, 1995).

Overall we see that the structural changes in the economy and in labour markets, (the loss of opportunities for wage employment, the demand for flexibility, and a shift from access

to raw material to information) are all factors that shape the growth of self-employment according to the Post Industrialist and Post Fordist perspectives.

How are women affected by the growth of this new "Post Fordist" and heavily service oriented economy, especially in a modern economy that is split into core and periphery? Some writers like Armstrong, (1984) suggest that women within an increasingly "flexible" labour market are badly affected by these changes where they find themselves operating in peripheral sectors of the labour force. Hisrich argues that the Post Fordist workplace is characterized by "new hierarchies among wage earners" (cf. Arai, 1995). No doubt, if women are concentrated in the peripheral sector of the economy, they would be on the lower end of the scale in the level of remuneration they receive. These inequalities stem primarily from injustices based on gender which are rooted in the unequal relations within the public and private spheres of economic and social life, which are at the core of Capitalism. Women's conditions within the labour force are examined below and should offer further insight into why women in particular are increasing their activity in self-employment.

Sex-Segregation in the Canadian Labour Force

Since World War II, women have increased their labour force participation by at least one third (Malveaux, 1990). As women's status in the global market has increased, the Canadian government (like others) has passed laws which address the

access of women to employment opportunities and improved wages (equal opportunity legislation). Increased access to education among women has provided more resources for women to compete for jobs in the existing market. Walby, (1989:138) suggested that the "erosion of some forms of patriarchal practices in paid work" has given women a different place in the restructuring labour market. However, despite these changes, gaps between male and female working conditions still exist today.

Several writers have assumed a division between core and peripheral sectors in the labour market (Barron and Norris, 1976) and a tendency for core workers to be equated with male workers and peripheral with female workers (Walby, 1989). A disproportionate number of women are found in lower-paying industrial sectors and are earning less than 68% of what men earn (Statistics Canada, 1991). On examining women's employment in Canada, the most striking trend still is that of occupational segregation. Occupational and industrial segregation by sex means that women are confined to a narrow range of occupations (Walby, 1989). There are over fifty percent of Canadian women who are concentrated in the service sector whereas men are spread more evenly between various sectors (Statistics Canada, 1991). In Canada, as in other countries, there has been a marked increase of part-time female workers. In 1988, 30% of women in B.C. worked part-time which is up from 25% since 1975. In 1988, 9% of part-time workers were male. In Canada, 70% of female part-time women workers were in service sector jobs (Alfred,

1989). Part-time women workers fit the model of peripheral workers since they have minimal rights to permanent employment and do not have the same prospects as men, receiving few or no benefits and are poorly paid with little job security (Walby, 1989). However, a case challenging a "core-periphery dualism" can also be made especially in clerical work (Walby, 1989:133). There is much controversy as to the place of clerical work in the stratification system. Some service sector work, stable secure positions and the requirement of technical skills, can be associated with primary jobs and should therefore be considered as part of the core (Walby, 1989). On the other hand, there are those jobs that are in the periphery as mentioned above where men can also be employed. Also there has been a marked increase in post-secondary education enrollments of women which allows them to be represented in various professions (Statistics Canada, 1991). Hence, the analysis of core and periphery is not satisfactory because not all women's jobs are peripheral nor are all males jobs in the core. Since we are experiencing many new types of jobs that require disparate skills, core and peripheral distinctions do not capture the complexities of jobs and the sectors to which they belong.

We see that many women were confined to the "ghettoized job" conditions (part-time work, segregation, low wages). Hence, for some women self-employment may be a means of escaping poor working conditions and limited promotion prospects (Goffee and Scase, 1983) which perspectives on the segmentation of the

labour market suggest. For others, turning to self-employment is one means of overcoming the problem of juggling their dual roles of mother and worker woman. Another reason for the growth in female entrepreneurship is that it provides a way back into gainful work after a period staying home to care for children if their skills have become somewhat outdated. No doubt if the competition for paid work is more fierce starting a small business is an appealing option.

Technologies in the form of the microcomputer, fax machines and modems are making small business more viable for women with child rearing obligations (Orser and James, 1992). For some women the structure of the labour market is changing too slowly to accommodate the needs of working women with children, adequate day-care, and greater exemption of tax from day-care. Hence, for these women, establishing a home-based business can minimize the adverse effects of career interruptions and of raising a family (Aronson, 1991).

Perspectives on woman's work conditions demonstrate that women's inequality within the labour market with respect to job segmentation and lower wages exists. One explanation is wage discrimination, where women earn less than men for the same work. A second explanation derives from the segregated structures of the labour market which results in lower female wages (Krahn and Lowe, 1988). The dual approach linked women's traditional role in the home to their role in the workplace. The assumption here is that women tend to choose part-time

employment in order to balance the two roles they occupy. In the Post Fordist era we see how the notion of flexibility as a method of production also exists in the form of labour flexibility. These conditions have manifested themselves in the form of increased automation resulting in replacement of work and shifts into part-time employment especially among those in peripheral sectors. To escape these conditions, women opt for self-employment. The growth in service activity, greater technological innovation and information are more accessible to small businesses allowing them to capitalize on these emerging industries (Orser, and James, 1992). These technologies are making small business more viable for women with child rearing obligations. Some would argue that self-employment could be a means to overcome gender inequality within the workplace, greater job mobility and higher earnings (Goffee and Scase, 1985).

Theoretical Framework: Division of Labour within the Household

The changes within the structure of the family have also propelled women into self-employment. The sociological change in the structure of the family unit can be attributed in part to the increase in women entering the workforce and in establishing their own ventures. In the last three decades, the structure of women's lives has been reformulated. Paid employment now increasingly dominates women's lives as it does men's. Women's increased participation in the workplace has led to a greater number of dual-earner families (Alfred, 1989) and the working

father and stay-at-home mother is becoming less common (Duffy, Mandell, Pupo, 1989). High levels of unemployment amongst men and women, labour market uncertainty, and the steady erosion of wages have forced more families to intensify their wage-earnings by means of wives seeking paid employment (Duffy et al., 1989). The economic, social and demographic changes in recent decades have upset the once established pattern of work and family (U.S. Bureau of National Affairs on Work and Family, 1986:31). However, the traditional ideology which prescribes that a certain core of domestic labour is woman's work and that "the definition of housework is women's work" (Ferree, 1991:162) has not changed. These prescriptions inevitably constrain women's possibilities both within the home and at work as they must now juggle paid work and family responsibilities. Trying to fulfil family and work obligations can often lead to conflicting roles and work overload (Greenhaus and Beutell, 1985). Although the change in the allocation of unpaid labour by gender between the late 1960's and 1970's was small, many notable trends emerged (Ferree, 1991). According to Pleck (1985) women reduced the time given to housework, those who were employed reduced it even more, and husbands increased their time in child care but not in housework. Luxton et al. (1990) explored the impact of woman's paid employment activity on the domestic division of labour and found that husbands of working women did not significantly increase in their involvement in domestic labour.

Explanations as to why women take on the additional "load"

of unpaid work assigned to them by gender vary (Ferree, 1991:158). According to resource theory, the key issue in dividing household labour is the relative power of each spouse with respect to their external resources (Blood and Wolfe, 1960). These resources can take the form of education and income and can act as a bargaining tool in the sharing of household labour. Although recognizing that husbands and wives vary in power, such theories view resource-based power as operating in essentially gender-neutral ways (cf. Berk, 1985). Feminist research on men's participation in housework has found that time demands are more important, but resources do make some difference (Coverman and Sheley, 1986). Conclusions for "who does what" are summed up by Thompson and Walker (1989:856) "There is no simple trade-off of wage and family work hours between husbands and wives, nor do partners allocate family work based on time availability" (cf. Ferree, 1991:160). This approach received criticism because theoretically, the resource model should be more sensitive to variation in women's experience within the labour force (cf. Ferree, 1991). As Ferree (1991:160) cites from Blumenberg and Coleman (1989) "gender disadvantage in the wider society is transmitted into the internal power structure of the individual household."

According to perspectives of gender theory, the symbolic and structural association of housework as woman's work is treated as a social fact (Ferree, 1990).

"Understanding the allocation of housework as part of the social definition of womanhood explains why women's paid

employment does not excuse women from this social demand" (cf. Ferree, 1991:160).

Women who internalize traditional norms measure their own achievements based on fulfilling these roles which reflects credibility on them as women and wives (Berk, 1985) and justifies performing this "unpaid labour." Some writers claim that many working women still take on the traditional role within the home to deal with guilt that they are not doing enough for their families (Greenhaus and Beutell, 1985; Timson, 1993). The internalization of traditional norms for men and women within the household has served to explain the unequal division of labour within the home and is one way in which our society creates gender (Hartmann, 1981).

However, it is important to recognize that the modern female gender role is changing. This is reflected in major societal changes such as escalating divorce rates and families headed by single mothers. These patterns suggest that many women are attempting to negotiate these new contradictory role requirements within the home (Duffy, et al., 1989). Men are also affected by these changes and are faced with obligations that extend beyond financial support to include parenting the children, housework and supporting the marriage. But despite these changes, women continue to juggle the conflicting demands of family and work. Wives' own expectations of themselves and those of their husbands in performing less housework explains why the changes in the gender division of housework of employed wives has occurred where women are reducing their own hours of

housework (Pleck, 1985).

Traditional expectations of men and women within the home based on gender, as well as the resources they have, together will be useful in explaining how self-employed men and women in this study organize their business and family responsibilities and the outcomes this may have on their lives.

Social Context

It is important to situate the study of self-employed men and women in the context of their position in Canadian society as a whole. Women confront a range of problems in society where ideology justifies their roles within the home and paying women less. When they are business women they face problems as well (Belcourt, et al., 1991). One of the dilemmas woman encounter is that in the business world they operate in a male dominated sphere and therefore have to prove that they are viable business individuals (Goffee and Scase, 1985; Belcourt et al., 1991). Secondly, women have been sources of unpaid labour in assisting their husbands in their businesses (Goffee and Scase, 1985). Thirdly, they are affected socially because of cultural prescriptions that they be primarily responsible for child rearing and housework. Consequently they are less able to leave their homes to participate in organizations of established networks (Belcourt et al., 1991) and therefore may not have a well established network of trading and business relationships which are considered to be important resources for generating clients. On the same note studies reveal that women are often

stereotyped as incapable business women (Belcourt et al., 1991), and are therefore not taken seriously in the business world. Those women who choose to work outside this male-defined work model are also not counted as serious business people (Campbell, 1994:8). This stereotype creates structural barriers for women in accessing loans and in dealing with suppliers (Belcourt et al., 1991). Another obstacle women face is the lack of experience in the business world (Schwartz, 1976; Stevenson, 1984; Winter, 1980). This makes women more vulnerable because they are limited in the type of businesses they can establish and are less aware of available market opportunities. These obstacles make operating a business more difficult for women.

For female entrepreneurs to be accepted in the world of business one would assume that they need more time, since they must work harder in their enterprises to prove their skills as business owners to receive equal access to business opportunities. If the mainstream culture dictates that women should take on the primary responsibility for the household as well as for child-care then coordinating these responsibilities with those of business requires considerable time. These stereotyped expectations of women's roles within the household and business world can be conceived as barriers for self-employed women since they are faced with the two burdens of trying to prove viability as business owner and as parent. These constraints present themselves for some women at the outset of establishing their businesses. For these reasons, any experience

of a self-employed male or female cannot be understood separately from his or her social experience within the context of the labour market and within the family.

Definitions

It is important to clarify certain terms employed throughout this thesis.

Defining a Small Business Owner:

Selection of the appropriate basis for defining and understanding a small business owner creates a challenging problem for academic researchers. Some focus on the characteristics of the business in terms of its size based on the number of employees (Cunningham et al , 1991). Yet others refer to the activities of the petite bourgeoisie and concern themselves with their position within the economy (Bechhofer and Elliott, 1981).

Self-employed: The titles such as the self-employed, small business owner, entrepreneur, owner manager, petite bourgeoisie are used interchangeably throughout the thesis. For the purpose of this study, the definition of the self-employed is based on the one established by Lavoie (1984) "the head of a business who has taken the initiative of launching a new venture, who operates from within or outside the home, who is accepting the associated risks and is in charge of its day to day management (Lavoie, 1984).

Small business: Firms are typically classified as small on the basis of number of employees or annual sales (Gallant, 1990). In Canada, a business with sales under \$2 million per year and less than 100 employees in the manufacturing sector and 50 employees in other sectors is considered a small business (Gallant, 1990). Women-owned businesses report earnings around one-third less than male-owned businesses (White, 1984; Belcourt, 1991).

Entrepreneur: It is important to understand how the role of the entrepreneur is embedded in the social world of work. The term entrepreneur originates from the French verb "entreprendre" which means to undertake, to venture, to try (Gallant, 1990). According to Carland, Hoy and Carland, currently no single definition of entrepreneur has been uniformly accepted in the literature (cf. Gallant, 1990). Entrepreneurship has meant many things to different people for the last eight hundred years (cf. Gallant, 1990:20):

"the word entreprendre (with the connotation of doing something) was in use as early as the twelfth century and in the course of the fifteenth century the corresponding noun entrepreneur developed."

Entrepreneurs are characterized as persons who are flexible problem solvers, empire builders, have risk-taking abilities and have managerial skills (Gallant, 1990). Some claim that specific values such as the need for achievement are necessary preconditions for entrepreneurship. This belief stems from the assumption that an individual growing up in a culture that rewards and encourages industriousness is most likely to have a

high need to work hard and achieve something meaningful (Cunningham, et al., 1991). Max Weber concluded in his classic text on The Protestant Work Ethic and the Theory of Capitalism that some cultures achieve more than others because of the values of their people. In this case, Protestant countries encourage the need for achievement.

Much research has identified only men as entrepreneurs and "little attention has been given to female entrepreneurs" (Schwartz, 1976). Also assumptions remain unchallenged that an entrepreneurial endeavour will function for profit, will be full-time and will exhibit aggressive growth-orientation (Campbell, 1994). It is important to highlight that these values constitute a bias for work in the paid economy and may exclude many entrepreneurial women who operate home-based businesses (Campbell, 1994) or under circumstances of raising a family.

Petite Bourgeoisie: The definitions behind the activities of small business owners are varied. Marx's "petite bourgeoisie" was a small-scale capitalist who relied primarily on his or her own capital and labour. The use of labour from an employee or family member is conceived as an extension rather than an exploitation of their labour in order to earn a living (Bechhofer and Elliott, 1981). The activities of the petite bourgeoisie are not uncommon with the small business owners of this study. They also have paid employees including family members who are hired to assist rather than replace their

labour, support which is crucial for sustaining the business. The hard work, long hours and heavy reliance on family input has been considered to be a form of self-exploitation (Bechhofer and Elliott, 1981) which entrepreneurs in this research often engage in, rather than exploitation of proletarians.

Gender: It is necessary to define the word gender, and to distinguish it from the closely related word sex.

"Sex can be viewed as the physiological differences between males and females and gender as the socio cultural elaborations of these differences. Sex is the biological dichotomy between females and males. Gender, on the other hand, is what is socially recognized as femininity and masculinity" (Mackie, 1983:1).

The cultural norms and values of society at a particular point in time, identify certain ways of behaving, feeling, thinking as appropriate for males and other ways of behaving, feeling and thinking as appropriate for females. (Mackie, 1983).

Housework: Includes the cluster of tasks that are involved with cleaning, maintaining, and repairing the home, with the purchase and preparation of food, with doing the laundry and with mending clothes (Rosenberg, 1990). Part of housework for the purpose of this study also involves what has been termed as "motherwork" which is: "the culturally organized set of tasks that are part of feeding, clothing, nurturing and socializing a child (or children) until he or she leaves the home and becomes self-supporting" (Rosenberg, 1990:60).

Conflict: refers to a clash or tension between opposing elements resulting from coinciding time demands of both business and

family. These tensions can also be influenced by conflicting norms and values (Katz, 1989).

Dual-Role: The dual-role is described as a situation in which tasks with the household and business compete for scarce resources. Here resources refers to time and energy which are required to some extent or another for the performance of either role within the business or household (Moore, (1960).

Thesis Overview

This thesis focuses on several issues. Chapter One includes a statement of the problem, and a discussion of factors contributing to the growth of self-employment among men and women. Also, general assumptions about the division of labour within the household provide a framework within which business and family responsibilities of entrepreneurs are analyzed and explained. This is followed by definitions of terms used in this thesis. Chapter Two contains a review of the pertinent literature that deals with the profiles of entrepreneurs and the experiences of self-employed men and women with a particular focus on their domestic arrangements. Chapter Three presents the research questions, design and methods. Findings and discussion are presented in chapter Four, followed by a summary, directions for future research, limitations and conclusion in chapter Five.

Chapter II Links to Literature

Introduction

Although there has been some increase in research in self-employment in the last few years, work on women business owners is in its infancy. Many questions remain unanswered and we are left with several gaps to be filled. Themes explored in existing research on female entrepreneurs centre on motivations for business start-up, gender related barriers during phase of ownership and profiles of self-employed women. There is some research on the experiences of self-employed women which focuses on motivations and barriers. Although there are a few studies that examine the domestic arrangements of self-employed men and women, the treatment of research in this area has been very general, and has dealt with broad questions. From my review of the existing literature, no Canadian study has actually compared in depth the domestic arrangements among self-employed men and women.

This chapter will provide a general overview of the main themes that emerge in the literature on self-employed individuals. An examination of the domestic arrangements, the experiences, barriers and general profiles of small business owners should help to uncover the variety of domestic work arrangements that male and female entrepreneurs make.

Methodology

The research methods employed in past studies are predominately surveys and interviews. The problem with studies

in this area is that they attempt to discover the world of women as business owners, but impose an already structured view of the world based on male centred ideas (Stevenson, 1990). Studies that deal with the experiences of self-employed persons tend to generalize findings based on male subjects to women (Brush, 1992). A lack of comparative research between self-employed men and women exists. There is also need to explore the experiences of women against a control group of men that are drawn through the same sampling methods at the same time and employ identical survey instruments. These issues are raised in the literature review.

Theoretical Frameworks and Feminist approaches to Entrepreneurship

Most of the writing on the experiences of self-employed individuals is essentially descriptive and few studies are coming from clearly articulated theoretical perspectives. According to Brush (1992) much research of women and small business does not rely on clearly defined theory of either women's experiences or entrepreneurship (Brush, 1992). Fischer et al. (1993) state that there is a lack of integrative frameworks for understanding issues related to gender, sex and entrepreneurship. There is much researcher bias in the analysis of data. Stevenson (1990) states that there is little attempt at explanation of women's entrepreneurial experiences. She specifically refers to Huisman and deRidde's (1984) study of small businesses in twelve countries. These authors concluded

that women do not expand their businesses because they "are especially active in smaller companies" (cf. Stevenson, 1990:). Stevenson proposes an alternative explanation that women have less access to capital or ties to a home-based business and family which could have a significant impact on women's ability to expand their businesses.

Where some theoretical grounding is provided, most of the research in this area has concentrated on individual characteristics, using trait approaches derived from psychology (cf. Barrett, 1994). Many of these studies have been derived from original research conducted on male only samples of business owners. McClelland's (1961) concept of achievement motivation is frequently used as an indicator of entrepreneurship aptitude, but was developed using only male samples. Social action and network theories from sociology have been used to account for ways in which women start their businesses. However, these studies are flawed because of the tools they rely on such as invalidated instruments designed to investigate men and used on female entrepreneurs in terms of characteristics and entrepreneurial experiences. As Stevenson argues (1990:440 citing Ward and Grant, 1985) the sociological account suffers from a series of male biases that pervade sociology as a discipline:

- 1) omission and under representation of women as research subjects,
- 2) concentration on masculine dominated sectors of social life,
- 3) use of concepts and methods which portray men's

rather than women's experiences and 4) the use of men's lifestyles as the norms against which social phenomena are interpreted. According to Barrett (1994) these deficiencies are now beginning to be redressed and specific strategies and the inclusion of women in research is being proposed in feminist writing on entrepreneurship.

Fischer et al. (1993) deal with feminist frameworks in female entrepreneurship. Two frameworks employed in this study are Liberal Feminism (LF) and Social Feminism (SF). The Liberal Feminist perspective suggests that women are disadvantaged relative to men due to overt discrimination and factors that deprive them of vital resources such as education and relevant experience which leads women to have less successful businesses. The aim of this approach is to illustrate that women can reach a state of similarity with men if systemic and structural forms of discrimination against women are removed. This perspective is consistent with research that provides evidence that overt discrimination, such as lack of access to resources, impedes women's business activity (Belcourt, et al., 1991; Goffee and Scase, 1983; Hisrich and Brush, 1986; Stevenson, 1986). Kallenberg and Leicht (1991) found in their study that the lack of business experience was associated with having smaller businesses.

Social Feminism suggests that due to differences in early and ongoing socialization women and men differ inherently. Women are typically more group based and social (relationship driven

in their social interactions) compared to their male counterparts. Though their approaches as entrepreneurs may differ, women are equally effective when they are compared to men. Previous research comparing males and females along values and traits are consistent with a social feminist perspective (cf. Fischer, 1990) as well as findings revealing that women differ from men in their entrepreneurial motivation ((Ministry of Central Statistics Bureau of the Ministry of Industry and Small Business Development, 1986; Stevenson, 1984; Winter, 1980). Research suggests that whatever male and female differences exist they do not determine business performance (Fischer et al., 1993).

Only one study (Kallenberg and Leicht, 1991) examined whether or not potential differences related to discrimination or socialization affect business performance. The findings from a large randomly selected group of entrepreneurs reveals that there were few differences in education and in the business motivations among the male and female entrepreneurs from the manufacturing, retail and service sectors. However, this study found that women's lesser business experience could explain their smaller size businesses and lower sales. However, Fischer et al. (1993) call into question whether the disadvantages found in Kallenberg and Leicht's (1991) study are sufficiently great to cause women to be less successful in business. A random sample of manufacturing retail and service type firms was examined. They tested three hypothesis drawing on two

perspectives 1): Liberal Feminism: women will have less entrepreneurially relevant formal education than men and their firms will therefore be less successful 2) Liberal Feminism: Women will have less entrepreneurially relevant experience than men and their firms will therefore be less successful 3) Social Feminism: Women will differ from men in their entrepreneurial motivation, a trait previously linked to entrepreneurial success. Kallenberg and Leicht (1991) found that women did have less experience than men in managing employees and working in similar firms. They also discovered that women differed from men in having greater financial motivation. However they did not find support for their claims of women having less access to relevant education. The authors claim that overt bias against women has been neglected and that more attention should be drawn to customer or supplier bias, or gender differences in management style. However, there is no reference to women's dual role as a possible barrier to business success. The authors conclude that both the Liberal Feminist and Social Feminist theories may not be substantiated by future research, because of the mixed support for the hypothesis. This approach received criticism from Barrett (1994) who argued that feminist theories have a broad function extending beyond being proven. Barrett (1994) postulates that these two perspectives are insufficient on their own to explain women's business performance.

In Stevenson's (1990:440) article on theoretical recommendations, she proposed that theories of female

entrepreneurship should take the form of "a new definition of reality: the reality in which women live." However, Barrett (1994) refutes employing a "separatist research strategy" because by writing women into the models, existing male frameworks remain unchallenged and unchanged and are merely being replaced by female models.

Brush (1992) terms her perspective on women's entrepreneurship as the "integrated perspective" which is rooted in psychological and sociological theories which state that women are more relationship driven in their social interactions. Here women perceive their ventures as an interconnected system of relationships. The criticism of this approach lies in its "risk of perpetuating a new best way" of female entrepreneurship in place of the male oriented "one best way" that dominated before (Barrett, 1994).

Overall, upon reviewing the feminist and theoretical elements of existing research on entrepreneurship the assumptions used are often contradictory or theoretically inadequate (Barrett, 1994). The problem lies in a lack of integrative framework or sociological explanation in the research on small business for use in explaining women's inequality. This is also a function of,

"the relative newness of the field. However, if we want to be effective ...in the knowledge we generate, now is the time to take a close look at previous research, synthesize the findings and utilize other scholar's contributions to women's developmental issues and lay a solid foundation on which to base future investigation" (Sekaran, 1990).

Other researchers in the field of female entrepreneurship also recommend combining feminist perspectives and those of different disciplines (Barrett, 1994).

Motives behind self-employment

Studies demonstrate that self-employed individuals establish their own enterprises for a variety of reasons and for some there is little choice (Goffee and Scase, 1985). Some writers conclude that female motivations for starting a business are similar to those of men and are identified as: the desire to be independent (also includes flexible hours) and the need to achieve (Fraboni and Saltstone, 1990; Schwartz, 1976:47; Stevenson, 1984). Fraboni and Saltstone (1990) found that need for accomplishment, independence and ability to choose ones lifestyle are valued more by both male and female entrepreneurs than monetary gain which contradicted the findings of an earlier study by Schwartz (1976).

Some studies on female entrepreneurs reveal that motivational factors for becoming self-employed can be gender related and linked to the economic inequality women experience in the labour force (Ministry of Central Statistics Bureau of the Ministry of Industry and Small Business Development, 1986; Stevenson, 1984; Winter, 1980) and for financial independence (Lavoie, 1979; Collom, 1981; Stevenson, 1983). Some researchers discovered that women establish their own ventures to avoid the difficult tasks of climbing the corporate ladder (Stevenson, 1978; Winter, 1980). Others found that female entrepreneurs

choose self-employment for more intrinsic reasons, for the challenge (Ministry of Central Statistics Bureau of the Ministry of Industry and Small Business Development, 1986; Lavoie, 1979; Collom, 1981) and for increased satisfaction (Ministry of Central Statistics Bureau of the Ministry of Industry and Small Business Development, 1986).

Depending on the individual entrepreneur's stage in the life-cycle and whether or not they are parents, studies demonstrate that there are differences in their motivations for self-employment; research suggests that women tend to establish their businesses because it is more compatible with their demanding role in child rearing because of greater flexibility afforded by setting ones own work hours (Scott, 1986; Roberts, 1994; Towler, 1986). This is rarely reported by male entrepreneurs.

Business characteristics

Studies on Canadian and some American self-employed women found that they are represented predominantly in service and retail based businesses (Small Business Secretariat, 1979; Cachon, 1989; Swift, 1988; Towler, 1987; Stevenson, 1983; Lavoie, 1979; Collom, 1981; Schwartz, 1976; Ministry of Economic Development, Small Business and Trade, and the Ministry of Finance, 1991). Men on the other hand are concentrated in a variety of sectors, primarily in the manufacturing and building contractor industries (Statistics Canada, 1991; Alfred, 1989; Swift, 1988). Swift (1988) found in her study which compared

Canadian male and female entrepreneurs, that women were more heavily concentrated in the service industry compared to men. Other studies demonstrated that women are in a cross section of industrial, commercial, service and manufacturing sectors (Winter, 1980; Stevenson, 1984).

A possible reason for the high proportion of women concentrated in either service or retail businesses, has been explained as such ventures requiring less capital compared to those in manufacturing (Towler, 1987). Other interpretations have been lack of relevant experience or skills, which often forces women into traditionally female sectors (Cachon, 1989).

Registration of Business

There are different legal forms an organization can take. For the purpose of this study the advantages and marked differences between the sole proprietorship and an incorporation are briefly described.

Under a sole proprietorship, you are free to carry on business under any name. The law does not recognize the name of a proprietorship and the proprietor will be named personally. The assets of a proprietorship belong to the individual and not the business. Therefore creditors have a legal claim on both the investments in the business and the personal assets of the owner. Owners are fully liable for debts incurred while acting in the course of the business (Incorporation and Business Guide for B.C., 1995).

An incorporated organization is a legal entity. Just like

a real person, it has a separate existence. The assets and debts of a corporation belong to it-not the shareholders. The advantages to incorporating are: 1) limited liability which means that your liability as a shareholder is limited to the amount of money you owe the company 2) community recognition of an incorporated company which usually has more credibility with banks, creditors and customers, because the trouble and expense of incorporating indicates a long range plan for your business that is then more likely to be taken seriously and 3) tax advantages. There can be substantial tax advantages to incorporating a business: tax reduction on business earnings (the first \$200,00 of all net income from active business is about 22%), expense deductions and splitting income among several other benefits (Incorporation and Business Guide for B.C., 1995).

Canadian comparative studies on the type of businesses male and female entrepreneurs operate suggest that men are more likely to incorporate their businesses (Fraboni and Saltstone, 1990; Swift, 1988). Research on B.C. self-employed women reveal that they are more likely to be registered as sole proprietors in the service industry (Central Statistics, 1986; Ministry of Economic Development, Small Business and Trade, and the Ministry of Finance, 1991). One factor that might explain the preponderance of sole proprietorship among women is the ease of set-up compared to incorporated firms where requirements are more stringent and have higher set up costs (Lavoie, 1988). If

women business owners seek to expand or incorporate their businesses possessing little capital can make it difficult for them to meet the minimum business size and collateral requirements imposed by most lenders. Also, since women are predominantly in service oriented work, they are less likely to have fixed assets that can serve as collateral compared to manufacturing or other types of businesses (Bush et al., 1991). Since women finance their ventures through personal assets and savings (given the low wages they earned in the past) it is not surprising that few have sufficient money to incorporate their businesses.

Revenues

The average earnings of self-employed women are well below those of men. A comparative statistical analysis found that male business owners in Canada reported annual earnings some 66% higher than earnings found by women, which suggests that wage gaps also exist in entrepreneurship (Statistics, Canada, 1986). It also suggests that the gap is much larger in this area than in the work force as a whole. Female-to-male earnings ratio is 71.8 percent and the average annual earning of women in 1992 is \$28,350, (Canadian Federation of Independent Business, 1994). Women-owned businesses report earnings around one-third less than male-owned businesses (White, 1984; Belcourt, 1991).

On examining revenues generated among female entrepreneurs in Canada, findings reveal that women's annual income is often insufficient to incorporate their businesses. Belcourt et al.

(1991) found in their Canadian sample that 80% of female entrepreneurs earned less than \$50,000 annually. These figures were also consistent with other Canadian studies (Stevenson, 1984; Swift, 1988; Ministry of Central Statistics Bureau of the Ministry of Industry and Small Business Development, 1986). According to Stevenson (1984) factors that might account for the smaller revenues of female entrepreneurs are the type and structure of the enterprise. Other factors that can account for this are owning smaller businesses, discrimination from lenders and differences in education or work experience (Belcourt, 1991).

Home-Based Business

On the one hand, home-based businesses are often characterized as traditional cottage industry types of enterprises which are also part of the so-called "underground economy" (Priesnitz, 1988). They have not been taken seriously (Towler, 1986) or suffer in establishing credibility in the business world (Good, and Levy, 1992). On the other hand, with the growth among self-employed women other researchers have identified that many entrepreneurial women run highly successful and visible home-based businesses (Priesnitz, 1988) thus increasing their legitimacy.

There has been increased interest in the study of home-based business activity (Foster and Orser, 1993; Olson, 1989; Priesnitz, 1991 and Roberts, 1994). They tend to be under represented in retail and wholesale and over represented in the

service, transportation and communication sectors (Priesnitz, 1991; Orser, 1993).

Priesnitz (1988) studied the activity of 530 female Canadian home-based business owners by means of a questionnaire. The results showed that forty-five percent of the respondents chose to operate their businesses from home so they could be available for their families. Thirty percent established their businesses to have a more flexible work schedule, while 25 percent mentioned the low overhead, tax deductions and saving on travel time.

Olson (1989) reports that self-employed men and women establish home-based businesses for different reasons and in different ways. She suggests that more highly paid forms of home-based businesses are the preserve of professional males who have contacts prior to leaving the job market. Costello, (1989) found that women establish home-based businesses to resolve the conflicting demands of business and household. Other problems commonly experienced by home-based business owners are isolation (Olson, 1989; Towler, 1986; Roberts, 1994) lack of opportunity for personal interaction with other people (Good and Levy, 1992), increased stress and longer hours as disadvantages of working from the home. Olson (1989) and Costello (1989) point to the potential of home-based work adding to conflicts of combining home and work. Good and Levy (1992) concur with the above results, where the principle drawback for home-based businesses relates to separating business life from personal

life. Advantages of home-based activity lies in the freedom and flexibility of scheduling, and saving on commuting time (Olson, 1989).

Success factors for a Profitable Business

Comparative research on the profitability of male and female business owners suggests that women have less profitable ventures. Also factors related to financial venture success are different for males and females (Miskin and Rose, 1990). Miskin and Rose (1990) found in their American study that females who started their businesses at the same time as males reported a lower level of profitability after a two year period. They discovered that factors related to venture success, affected the profitability of male and female entrepreneurs differently. Previous experience or ownership, market familiarity and support from family were not significantly related to venture profitability for female respondents. However, these were significant factors affecting profitability for male entrepreneurs. Perceived support from friends instead of family and product development of the business were significant factors influencing profitability for women. These findings are explained in terms of the social issues that discriminate against the development of business skills and performance related self-confidence of females in the workplace. The researchers also state that women have to spend more time being socialized into work which may compete for their time more than their male counterparts and impinge upon their financial

success. However, unlike this study, some American and Canadian research on female entrepreneurs report that previous business experience and financial skills (Candid et al., 1988; Stevenson, 1983) and level of education (Candid, et al., 1988), are important explanatory variables for the venture success of men and women.

Barriers to Financial Success

Many small business owners find difficulty in obtaining capital to start an enterprise and to sustain and develop it in its infancy, an issue which has been very well documented (Zimmer et al., 1987). Some recent writing suggests that women may face more problems than men when it comes to dealing with banks because banks discriminate against women (Litton, 1987; Hisrich and Brush, 1986; Schwartz, 1976; Stevenson, 1984; Swift, 1984; Lavoie, 1984/85). Belcourt et al. (1991) found that half of their sample of female Canadian entrepreneurs perceived some degree of discrimination from lenders and suppliers.

However, it is important to point out that many of these studies did not include a male control group. All small business owners face financial problems, they are not unique to women. In a survey conducted for the Canadian Federation of Independent Business, Swift and Riding (1988) compared a matched sample of business owners who had applied to the banks for credit. They concluded that banks required at least 300 percent collateral on lines of credit for women, while only one-quarter of the men were subject to such stringent requirements. However, Swift et

al. (1988) also demonstrate that women-owned businesses tend to be younger and more heavily based in the service sector than those of men, exhibiting different characteristics than male businesses. Therefore the differences between patterns of small business ownership between men and women allow alternative explanations of what might at first appear to be gender bias (Swift and Riding, 1990). However, it is important not to lose sight of the findings mentioned earlier, which revealed that women tend to own smaller businesses in the high-risk competitive retail and service sectors and are unincorporated. These business characteristics are not favourable for obtaining business loans since there is no real estate, no heavy machinery nothing solid that the bank can seize against a loan (Campbell, 1990) unlike their male counterparts who tend to have incorporated businesses in manufacturing.

Other barriers are lack of business experience and handling money (Schwartz, 1976; Stevenson, 1984; Winter, 1980) and lack of management experience. Research shows that inept management as well as insufficient capital are major causes for business failure (Schwartz, 1976). Another obstacle is conflict between family and business (Goffee and Scase, 1985; Neider, 1987; Scott, 1986). Common barriers cited in the B.C. survey on female entrepreneurs was a lack of suitable child-care and time away from business activities. Recent national studies of women running home-based businesses in Canada demonstrate that they are distracted by family and household tasks (Belcourt et al.,

1991) and experience conflict in meeting family and business demands (Longstretch, et al., 1987).

A different dilemma often encountered among self-employed women is the lack of networks and contacts (Lavoie, 1984). However, it is important to emphasize that in British Columbia there are several organizations open to small businesses, including women and a woman's business advocate, Kathleen Costello, who is currently working with banking associations and other financial institutions to assist women business owners. Also several business conferences held throughout the province, for example, "Business Success for Women" sponsored by The Ministry of Economic Development, Small Business and Trade, are available for women. Therefore the opportunities for networking are more available and open to women than they were in the past. However, since women have little time or the necessary resources many are prevented from taking advantage of these opportunities (Belcourt et al., 1991).

Experiences of Self-Employed

There are few in depth qualitative studies of the experiences of self-employed men and women. Few studies are of an ethnographic kind, and not many report in detail the overall experience of trying to run a small business. But there are some including Bertaux's (1981) work on French bakers and Bechhofer and Elliott's (1981) study of small shopkeepers. However, few deal with the experiences of women (Stevenson, 1986; Belcourt et al., 1991 and Goffee and Scase, 1985).

Stevenson's (1984) study involved a comprehensive survey of the experiences of 1200 self-employed women who own small businesses in the Maritime provinces. The primary motive for establishment of a business venture among these women was independence. Barriers unique to them as women were: being a woman business owner in a world perceived by many to be a male domain; barriers resulting from conflicting roles of being wife/mother; financial difficulties; and fear of not being taken seriously as a business owner. The greatest needs among these women were in developing business management skills. Over sixty percent felt that managing a business and the household simultaneously presented difficulties. The researcher claims that dual work responsibilities of the home and business presents conflict for women which may not be as salient for male business owners.

Belcourt et al. (1991) conducted a nationwide study of one hundred and ninety-three Canadian women on their struggles, challenges and achievements as entrepreneurs. The findings revealed that most of the women entrepreneurs are married with children working over 70 hours a week to meet their business, household and family needs. They bear most of the responsibility for household maintenance, but share the task of raising the children with their spouses. However, it is unclear whether the women valued these responsibilities or whether they could not afford to hire extra help. Contrary to popular belief, researchers found that a high level of personal and professional

demands are compatible with high levels of satisfaction and competence. They also found that isolation from support networks and isolation that stems from the "exclusionary" and "discriminatory" treatment in the business world was a major problem (Belcourt, 1990; Goleman, 1986). Belcourt et al. (1991) describe this seclusion as women working in the "glass box of isolation," where female entrepreneurs are surrounded by opportunities but do not have the time or necessary "resources" to grasp them. Although their study was one of the better representative Canadian survey studies to date on women entrepreneurs, their sample was selected from Dun and Brandstreet's list of chief executive officers. This means that the survey represented larger businesses (in this case, those that applied for credit approval and that had employees). So, valuable though these findings are, they still leave us with little knowledge of the numerous really small enterprises run by women. The small business sector has remained outside the existing research community and calls for research of a large randomly selected sample of small business owners, including home-based businesses.

Goffee and Scase's (1985) study investigated the experiences, attitudes and life-styles of fifty-four female business owners in the U.K. The findings revealed that women establish their businesses for a variety of reasons and the major ones were: independence, to generate a larger income, as a vehicle to express craft skills without neglecting domestic

responsibilities, and personal autonomy. The greatest gain derived from business ownership among the women was an increase in personal self-confidence and feelings of greater autonomy. Major problems unique to women were: credit discrimination and dependency on others for their survival and prosperity. They also found that several women experienced tension in their business dealings because they were forced to exploit their female identity in dealing with customers and suppliers. Although not reported as one of the major barriers facing women, respondents felt that they encountered more conflict between business and family than their male counterparts. In a previous study on the experiences of male entrepreneurs Scase and Goffee (1982) found that male entrepreneurs could not survive without the "unpaid" contribution of wives who are forced to be responsible for both the family and home. In this study, females did not have comparable help from their husbands. They conclude that although women share similar expectations and rewards to those of male entrepreneurs, women still face distinctly gender related problems. Economic inequality, marital status and domestic commitments are considered to be significant factors influencing these experiences, especially in the start-up phase (Goffee and Scase, 1985).

Since Stevenson (1984) and Belcourt et al's (1990) studies did not have male experiences to compare to those of women, it is difficult to discern to what extent they are unique to women. Of equal importance is to also know whether there are

experiences unique to men. Goffee and Scase (1985) compared previous findings on the experiences of male entrepreneurs to those of females in their present study, which allowed them to identify some problems that were unique to women. However, there was no detailed description on the way domestic and family responsibilities are organized for the individuals involved, making it difficult to identify what consequences this had for their businesses. Goffee and Scase's (1985) study is among the few that analyze the experiences of female entrepreneurs from a sociological perspective taking into account women's labour market experience as an explanation for choosing self-employment. However, much global economic restructuring has occurred in the labour market since the 1970's. The changing structures of Capitalism under Post-Fordism which involve changes in the relations of production and under Post Industrialism the move towards a transformation of knowledge and the increase in the service sector have all shaped the working conditions of modern society. How women have been affected by these changes needs to be addressed. The Dual Segmentation Theory which Goffee and Scase, (1985) employed in their analysis has drawbacks in interpreting the economic inequality of women. This is because the work distribution of males and females in the labour market is too complex to be separated into either primary or secondary labour markets. There are several other factors beyond the discriminatory practices of employers that have to be considered in explaining women's unequal workplace

conditions. Domestic obligations are prime among them.

Domestic Responsibilities

There is no detailed comprehensive account of the domestic arrangements of both male and female entrepreneurs. In a study of stress among small business people one might expect that there would be some focus on the tensions between business and family but the fact is Fraboni and Saltstone (1990), whose study reported no significant differences in work stress, failed to consider the family responsibilities of individuals. The stress assessment was based on work load, utilization of skills and role ambiguity, but not on the family responsibilities of the individuals. This might explain why the result showed no significant stress difference between males and females. The findings of Miskin and Rose (1990) revealed no difference in the perceived support of the family of either male or female entrepreneurs. However, the aspects of support that were measured in that study were ambiguous and lacking important detail.

Other researchers found that women experience difficulty in juggling business and family responsibilities (Stevenson, 1984; Belcourt, 1990; Goffee and Scase, 1985; Cachon, 1989; Towler, 1987; Ministry of Economic Development, Small Business and Trade, and the Ministry of Finance, 1991). The effects on women are increased demands from their families for time (Towler, 1987; Ministry of Economic Development, Small Business and Trade, and the Ministry of Finance, 1991). Thus women feel more

pressure, as they are trying to cope with family and business responsibilities. This condition is referred to as the "superwoman syndrome" (Ministry of Economic Development, Small Business and Trade, and the Ministry of Finance, 1991). Some studies reflect this situation and show that working mothers get fewer hours of sleep and have less leisure time than their working husbands (Duffy et al., 1989; Belcourt, 1990; Stevenson, 1984; Goffee and Scase, 1985).

Longstretch, et al. (1987) examined time constraints on 114 self-employed women in America, both full-time and part-time. The findings suggest that women who are self-employed spend much more time in household work than their comparable male business owners. Women who run their own businesses full-time spend approximately 25 hours a week on household chores in addition to their working hours. This study did not compare male business owners.

Stoner et al. (1990) focus specifically on conflicts encountered by female entrepreneurs relating to home and work. Their findings reveal that there was a significant conflict between home and work roles. Work-home role conflict, fatigue, difficulty in relaxing and schedule conflicts are the four top ranked conflict dimensions. Questions concerning whether "work demands produced at-home irritability" and whether the business took up time they would prefer to spend with family produced no clear conclusion. The drawback with this study is the one sided view of the conflict of coordinating business and family

activities. Statements used to measure this conflict only dealt with business influencing the family. Questions on family influencing the business were not incorporated into the conflict statements. Overall, the research on self-employed individuals clearly suggests that there is a lack of research that examines the domestic arrangements of self-employed men and women.

It is known that in recent years the number of Canadian households in which both husband and wife contribute to family income has risen steadily (Falkenberg et al., 1990). This is not surprising when today many families require two pay cheques to maintain a minimal standard of living. No doubt the need to examine the relationship between work and family has intensified with the increasing growth in the number of dual-earner families in our society, not to mention the growth among self-employed women. The entry of women into the paid labour force and its impact on family life is important to examine, especially for women who are mothers, because it has greatly added to the amount of work that they are responsible for (Hessing, 1991). Often the family and the workplace have been characterized as "greedy institutions" because of the commitment of time and energy that each demands (cf. Glass and Camarigg, 1992). The intensification of demands on working parents has been especially acute for mothers since they are apt to retain child rearing as their primary duty even while they work in the labour market (Glass et al., 1992).

Several studies have documented the gendered divisions of

household labour and reveal women's continued responsibility to perform most of the housework (Meissner et al., 1975). A study of the households in Hamilton, Ontario suggests that when women are employed their husbands do a little more housework than when women are full-time home makers but there still remains an unequal division (cf. Luxton et al., 1990). A survey of 800 households (of all classes) showed that where women were full-time housewives, husbands did between 7.5 to 8 hours of housework and when women were employed full-time husbands invested 9.5 hours per week (cf. Luxton, et al. 1990). Pleck (1985) found that married women perform around two-thirds of the household chores such as cooking, cleaning and laundry.

In a follow up study of one hundred working class households in Flin Flon, which is a mining town in northern Manitoba, Luxton (1990) examined women's work in the home to discover whether or not changes had occurred since her previous study five years before. She found that married women with paying jobs still performed more housework. However she did find a change in attitude in the form of women exerting pressure on their husbands to take on more household responsibility. Overall we see that women who participate in the labour force still assume primary responsibility of household work.

Lennon and Rosenfield (1994) examined the sources and consequences of employed wives' perceptions of fairness in the division of housework. Data used for the study derived from the National Survey of Families and Households conducted in 1987-

1988 by the centre for Demography and Ecology at the University of Wisconsin. Interviews from 13,017 households were conducted. In their analysis comparing the amount of housework done by women and men from dual-earner marriages, they found that employed men perform an average of 18.2 hours of housework per week. In contrast women report doing 33.2 hours of housework each week, almost twice as much as employed men. The results are explained from a social exchange viewpoint that women who have fewer alternatives to marriage than men and limited economic resources are more prone to viewing their housework responsibilities as fair, while women with more opportunities and alternatives view the same type of household division as unfair.

Upon recognizing from existing studies that women in fact are occupying a "dual role" in performing most of the housework compared to their male counterparts, it is important to focus on the dual role and what it signifies. The dual role is useful to understand women's role in the workplace because it demonstrates the link between women's traditional roles within the family and their labour market position. Several perspectives reviewed so far on entrepreneurship do not take into account women's domestic role as a factor affecting their position in the labour force. Coser and Rokoff (1971) affirm that women are expected to place family obligations ahead of career demands which account in large part for women's low representations in academic positions. This is explained from the perspective that high

status positions require serious commitments. Since women are not "expected to be committed to their work because this would cause disruption in the family system they choose positions where they do not have to be too committed and jobs where they are easily replaceable" (Coser and Rokoff, 1971: 543). Thus the concentration of women in low paying jobs or part-time positions are explained as a matter of choice on the part of women trying to balance out their dual roles.

There are two approaches that can be distinguished in the study of the dual roles working mothers carry. First the "role expansion" model by Marks (1977) which views the dual situation more positively. Here the dual role is seen as enriching the individual with additional resources which helps the dual role occupant to improve her performance and to reduce strain (Katz, 1989). On the other hand, the role strain approach maintains that the two roles (work and family) compete for scarce resources. This approach was developed by Gad (1960) Moore (1960) and Slater (1963). Here the dual role is described as a situation with which several tasks compete for scarce resources. Strain is generated which expresses itself in a reduction both qualitatively and quantitatively on the roles outputs. This approach predicts negative consequences that manifest themselves in physical and emotional fatigue, possibility of withdrawing from the dual role by either quitting work or transferring to part-time work (Katz, 1989) or for that matter self-employment.

Several problems have been identified for women in these

situations (Falkenberg, 1990). Having a double load influences overall satisfaction (Lennon et al., 1994), psychological (Katz, 1989) physical stress (Coser and Rokoff, 1971) and work overload and conflict (Meissner et al., 1975). Hochschild (1989) found that wives expend more effort and time in paid and unpaid work and less in leisure time compared to husbands. They refer to this situation as the "second shift". According to Holahan and Gilbert (1976) the time commitment required by the work role leaves women with inadequate time for household and child-care activities (cf. Falkenberg, 1990). Negative effects resulting from the dual role were reported in Glass et al.'s (1992) study. They used data from the 1977 Quality of Employment survey (QES) containing 537 women and 944 men. In their analysis they also assessed gender interaction with family status and employment conditions in their determinants of job-family conflict. Findings revealed that three interactions were marginally significant: mothers of small children, mothers in larger firms and married mothers report greater job-family conflict than fathers in similar circumstances. The authors explain these findings in terms of domestic responsibilities and child-care being culturally assigned to mothers and that job-family conflict are acute to women. The findings clearly demonstrate the negative consequences that result from meeting the demands of family and paid work.

Whether work and family tension will be less or more acute for small business owners is difficult to say at this point

since there is very little in-depth research that has been conducted in this area. However, one can assume that self-employed women who are home-based would experience different problems in coordinating business and family than women in general because they work from the home. Problems unique to home-based businesses are isolation and separating business and family duties. Also women who are home-based often do not have the same kind of networks or social relations working women in general tend to have. They are also less likely to have access to domestic discourse which can provide emotional and practical support for working women in dealing with their domestic arrangements (Hessing, 1991). However, one major advantage that self-employed women may have over working women in general is greater flexibility of time afforded by being their own boss. This flexibility allows them more latitude for meeting family needs as they arise compared to women who are not their own bosses.

Conclusion II

Studies of dual career families suggest that women continue to perform more housework than their male counterparts and suffer from role conflict. From the research on the experiences of female entrepreneurs conflict between business and family duties and creating boundaries were reported (Belcourt, et al., 1991; Longstretch et al., 1987; Stoner et al., 1990; and Goffee and Scase, 1985). However these studies did not compare male experiences to those of women nor was there a detailed

description on the way domestic and business duties were actually distributed and organized.

The existing studies suggest that women in general suffer from the extra burden of domestic work including those who are self-employed. However, research also points to problems of isolation, coordinating business and family, and creating boundaries that are unique to home-based business owners. But no research examined whether domestic obligations restrict commitment to business growth. Having smaller and less profitable businesses among women business owners is explained by the Liberal Feminist perspective as resulting from a lack of education and lack of relevant business experience. However, there is no reference to household duties as potentially affecting women's business growth. Since research in female entrepreneurship is in its infancy there is a lack of theoretical frameworks dealing with the experiences of self-employed women. There is need for further development in this area especially with the increase in self-employment among women.

Overall the literature reveals that family and domestic responsibilities have been overlooked and undervalued in their effect on the businesses of self-employed individuals by the fact that they have been excluded or treated in a masculinist way in the Canadian sociological literature. This review points to the need for a study that examines how self-employed men and women coordinate their business and family responsibilities and

the outcomes this type of organization may have on their lives. Such an investigation is of social and economic concern for the following reasons: first, entrepreneurship contributes to economic growth in B.C and in Canada, therefore it is important to examine factors that may prevent men and women from business growth. Second, research suggests that home-based business owners experience different problems in coordinating business and family (creating boundaries and blending the two activities). How they deal with these issues is especially important since there is a movement back toward workplace and family operating in the same location. Third, in families there must be a degree of consensus about what is involved in the roles each family member plays. Lack of consensus between who does what within the household, and women being overloaded with work in the home and business, carries with it the potential for conflict between spouses, and in some cases divorce. Too little time spent with the family is another outcome and should be taken seriously. Raising and socializing a child is an important social interactive process which requires time and a healthy home environment conducive to teaching a child how to be a functioning member of society (cf. Hagadorn, 1990).

Investigating how self-employed men and women coordinate their business and family activities is warranted given that differences which do exist might help to account for variations in the experiences of male and female enterprises. This focus also fills an important gap in the literature. The study

reported in the subsequent chapter draws on studies by Belcourt et al. (1991); Stoner et al. (1990) and Goffee and Scase (1985).

CHAPTER III Research and Method

Research Agenda

This chapter reviews the research questions developed for the study, the sample selection, the data collection, and the approach to data analysis. Reasons for employing this method as well as the problems commonly associated with the method will also be reviewed. The collection of data in British Columbia covered the period of one year between December 1993 to December 1994.

A. Research Questions

Research to date does not provide us with an in-depth understanding of the domestic arrangements of self-employed men and women. This research is a step towards a greater understanding of the nature of the organization of household and business responsibilities of entrepreneurs with families and the outcomes in dealing with these obligations. The data will be interpreted from a sociological view point and will consider recent labour market trends of men and women and family organization. This focus fills an important gap in the Canadian literature on self-employed individuals. A series of research questions and a research design was developed to generate information to answer the research questions and objectives posted below:

1. How do self-employed men and women organize their business and family lives? Do they organize business around the family or the family around the business? Do they attempt to blend or separate their businesses from their families?

2. What problems (if any) do male and female entrepreneurs encounter in coordinating business and family responsibilities?
3. What resources (assistance in family and domestic help) do male and female entrepreneurs draw on to avoid conflict as they manage business and family responsibilities?
4. How are domestic and family responsibilities divided?
5. What are the consequences of trying to coordinate business and family responsibilities for the lives of self-employed men and women?

These research questions provide a basis for understanding the experiences of both men and women with respect to their domestic and business lives and provide a foundation from which future research can build in answering some of the questions raised.

B. Framework For Assessment

The lack of comparative and in depth research in Canada on how self-employed individuals deal with their domestic and business responsibilities supports a descriptive and an exploratory research strategy.

The strengths of qualitative research methods are especially evident in research that is of an exploratory and a descriptive nature and that make clear reference to the context, setting, and the subject's frame of reference (Marshall and Rossman, 1989). The aim of this research therefore is not to achieve a representative sample but rather to collect information about these kinds of experiences.

C.Data Collection and Sample Selection

(i). Interview

The nature of the study is exploratory. The best way to obtain information around issues of business and family coordination is by interview rather than by questionnaire. The choice between alternative techniques of interviewing involves taking into consideration the type of information required and the way in which the analysis of the data would take place. Upon recognizing the drawbacks of employing structured and informal types of interviews, this study relies on a semi-structured interview with a good many open-ended questions to allow for discovery.

The reasons for choosing this type of method are as follows. First interviews allow for an in depth investigation of areas which cannot be explored quantitatively. The aim of this research is to get closer to the experience of being a small business owner, and to be able to offer an in-depth understanding of their experiences in coordinating business and family obligations. An ethnographic approach, to live with entrepreneurs, might help to access some of this information. However, a more feasible technique is to develop an interview schedule which is sufficiently open-ended to allow the matters of meaning to emerge. For the purpose of this study, interviewing is an important method to understand what the respondents "mean by what they say" (Mishler, 1993) in response to the questions posed about domestic and business arrangements.

Stevenson (1990) asserts that entrepreneurship is a highly personal and subjective process and for this reason it may be an inappropriate way to try to measure such experiences by means of a totally structured interview schedule or questionnaire. To adequately understand this process, it is necessary to shed light onto "how" entrepreneurs attach meaning to their experience. This can be best achieved by means of an interview that can capture the complexity surrounding the entrepreneurial experience (Stevenson, 1990). This information is often overlooked and not categorized in existing Canadian census data.

Secondly, the interview allows us to hear peoples stories and their own voices on certain definitions like success. Through open-ended questions on particular definitions one does not run the risk of imposing an already structured view of the world of entrepreneurs based on male-centred notions and definitions (Stevenson, 1991). Structured surveys may not adequately discover the world of women as a business owner. This has been cited as a common problem in research on female entrepreneurship. For these reasons an in depth interview method was preferred and has been encouraged among researchers on female entrepreneurship:

"We are still at the exploratory stage in terms of developing theories of entrepreneurship and as such, more qualitative face to face and in depth interview methods are more appropriate" (cf. Stevenson, 1991:442).

In addition to face-to-face interviews, phone interviews were conducted. These methods allowed respondents to tell their stories in their own words about their experiences discussed

further in this chapter.

(ii) Interview Questionnaire

Construction of Schedule

In order to translate research objectives into a series of questions an interview schedule was constructed (Appendix A). In creating the interview schedule, open-ended questions were developed and some were taken from existing questionnaires (Belcourt, et al., 1991 and Stoner et al., 1991). Semi-structured and open-ended questions were chosen. These questions were designed so that they could be easily administered. The questionnaire consisted of six broad sections. The first part dealt with demographic and family related information (age of respondents, level of education, age and number of children).

The second part of the questionnaire dealt with information about the business. Respondents were asked about the type of business they operated, number of employees and hours worked in the enterprise. Information about business characteristics and the general profile of the entrepreneur are important since age, number of employees, hours worked in the business and age and number of children have been shown to influence business and family conflict (Stoner et al., 1990; Belcourt et al., 1991; Longstretch et al., 1987; Goffee and Scase, 1985). Liberal Feminist Theory on female entrepreneurship claims that education and prior relevant business work experience are two important factors that explain the smaller, less profitable ventures women have relative to their male counterpart. This information is

important since these factors could be conceived as resources that could help entrepreneurs in managing business and family obligations.

The third section of the questionnaire contained open-ended questions on definitions of success and motivation for becoming self-employed and how family and business are organized. The open-ended questions were especially useful to hear the entrepreneurs own voices on these issues. The motivation for establishing an enterprise is an important factor that can help to understand how business and family are coordinated since this often influences the type of business selected and whether it will run from inside or outside the home. Home-based business owners tend to blend their business activities which may be different for entrepreneurs operating businesses from outside the home (Towler, 1986).

The fourth section examined how entrepreneurs cope with the demands in the business and family using three different attitudinal approaches. To accomplish this, I adapted Belcourt et al.'s (1991) typology of coping responses, which proposed three types of coping strategies: 1) To redefine ones priorities 2) Changing one's own expectations or habits and 3) Do all the demands (within the home and business).

The fifth section of this questionnaire listed six statements related to tensions in meeting business and family obligations. These statements were drawn and adapted from Stoner et al.'s (1990) study on home role conflict which were

originally drawn from the 1977 Quality of Employment Survey. Stoner et al. (1990:35) used these statements to measure work-home role conflict on small business owners. Each question was designed to ascertain the extent to which business exerted an influence over time spent at home. However, I found these statements to be radically individualistic because there was an implicit assumption that only business obligations would exert an influence over the family instead of family obligations impacting the business, which may be especially applicable for women entrepreneurs. To overcome this deficiency of a one sided view of work/home conflict, I modified and also reversed the questions so that information about family obligations exerting an influence over the business could also be captured. A four point Likert-style scale (strongly agree to strongly disagree) was utilized for each of these six items. The data from these questions helped to reveal whether or not the entrepreneurs perceived tension in meeting family and business responsibilities.

In order to understand how business and family are organized it is important to know how much time is spent on housework, since housework is said to be an obstacle among self-employed women in meeting business and family demands (Longstreich, 1987; Stoner et al.; 1990 and Goffee and Scase, 1985). To investigate time spent on housework, a small "time budget" was developed drawing from the one used by Meissner et al. (1975) in their study of household demands. Since responses

that rely on past events are subject to errors of recall, specific questions on time spent on household duties were also included in the questionnaire in order to obtain a more reliable and accurate account of the domestic arrangements of these entrepreneurs. These questions asked respondents to estimate time spent on housework per task, day and per week. This open-ended format was chosen since these measures may reflect more accurately actual time than those measures that are based on estimates of total time spent on household tasks per day (Shelton, 1992).

There were three pre-test interviews which were used to complete and refine the questionnaire. It took approximately one month to develop the questionnaire.

Geographical Location

The need for a relatively accessible site explains why Greater Vancouver, including The West End, North Vancouver and Burnaby, were selected. Coquitlam, New Westminster, White Rock, Surrey and Mission were chosen for telephone interviews because of the greater distance from the city of Vancouver.

Selection of Type of Business Owner

The criteria set for business owners in this study were: parents, living with their spouse, with children living at home who were up to a maximum age of 18. The business had to have been in operation for at least one full year, operated by the owner thirty hours or more per week, and the owner had to be

involved in its day to day management. These criteria were established in order to facilitate comparison of subjects. Since family responsibilities were a major focus of this study it was necessary that all the subjects were living with their spouse and were parents of children living at home. This approach also minimizes differences between comparison groups since it helps to establish a definite set of conditions under which a category exists (Glauser et al., 1967).

Recruitment of Business Owners

Forty self-employed men (20) and women (20) were recruited for interviewing using non-random recruitment techniques. One of the difficulties in doing research on small business owners is the lack of a data base from which to draw a sample which can be seen as representative of women entrepreneurs (Stevenson, 1990). Finding a comprehensive data set on business owners in B.C. was problematic. I wanted to have a mixed group of business owners who operate from the home and outside the home to see what experiences might be different. I decided to select from self-employed individuals a subgroup of home-based business owners for several reasons. First there is a substantial increase in activity of home-based businesses (Foster and Orser, 1993; Roberts, 1994); secondly, they are often excluded in studies; thirdly, their experiences and domestic and business arrangements may be different than enterprises operating outside the home; and fourth, self-employed women with children often choose home-based businesses to coordinate the two spheres

(Roberts, 1994; Towler, 1986).

The process of selection was guided by an interest in obtaining entrepreneurs who were home-based and who operated businesses from outside the home. The sample of self-employed individuals to be interviewed was chosen in a variety of ways. Since I am a member of the home-based business association I had access to the Home-Based Business Directory. This directory listed telephone numbers of home-based businesses in British Columbia and a few in Alberta. Because the criteria I set was quite limited, I phoned all the businesses in Greater Vancouver, The West End, North Vancouver and Burnaby, Coquitlam, New Westminster, White Rock, Surrey and Mission that were listed in this directory. I became acquainted with the acting President and Secretary of the Vancouver Home-Based Business Association (of which the researcher is a member) who also assisted in the recruitment process through advertisements in the Computer Bulletin Dial-A-File.

I relied on a different source to recruit entrepreneurs running businesses outside the home which came from four key sampling frames: Members of the Breakfast Club, The Vancouver Trade Show, The YMCA Entrepreneurial Program, and snowballing (referrals from respondents, contacts through various organizations and personal contacts). Individuals I knew were chosen for the pre-test interviews because my friendship would allow more direct feedback from them and I felt more comfortable interviewing them as the first subjects. However, I did not use

respondents that I already knew as part of the data set.

Representativeness of Sample

Sampling small business owners, especially those who are home-based, is known to be difficult. The extent to which findings can be generalized to all entrepreneurs is limited because of the nature of the sample and the qualitative process used to generate the data. However, the results from this study were consistent with studies of entrepreneurs in British Columbia and there were no results that led one to suspect that the entrepreneurs were exceptional or unrepresentative.

Procedure

Forty self-employed individuals (twenty males and twenty females) were recruited for interviewing. This number was chosen because it was considered to be a manageable number of entrepreneurs to interview in depth. Subjects were first contacted through telephone calls to see whether they fitted the established criteria. This was an important preliminary step since the criteria I selected were very specific. In the phone call I specifically explained the nature of my study and its objectives. If the individual matched the profile and showed interest, I asked whether I could send a letter explaining the nature and objectives of the study and how they were selected (Appendix B). In the letter there was a section indicating that the researcher would phone respondents approximately one week after they received the letter and if possible set a convenient time and place to meet those who agreed to participate, that the

interviews will be tape recorded (with prior permission of the interviewees) and would run approximately one to one and a half hours. Ethical considerations were also considered. To ensure anonymity, it was stressed in the letter that the volunteer's real names would not be used in any written or taped material, and a consent form was also attached (Appendix C). For this reason names are not used in the discussion. From at least 150 phone calls and other personal contacts, 68 contacts fitted the criteria. Ten refused altogether, eleven were too busy, three showed no interest, and four were not comfortable revealing information about their businesses.

Gaining Access

Gaining access to small businesses required me to be persistent and patient. Several business owners did not fit the criteria I was looking for, either because they were not living with a spouse, because were working only part-time or had children not living at home. Also several entrepreneurs with families were not interested because they did not have one to one and a half hours to spare. However, some entrepreneurs who did qualify were very cooperative, and seemed interested in the research I was conducting. It was also easy to set a mutually convenient time with those entrepreneurs who were intrigued. Other entrepreneurs were reluctant to participate or even to listen to me during the phone stage of my recruitment because they did not have the time, were uninterested or suspicious. In some cases I persisted politely and explained the importance of

my study and the significance of their contribution. I made an effort to assure those respondents who were apprehensive over the phone, that the content of the interview was strictly confidential. I also reassured these entrepreneurs that I was a UBC student and not affiliated with Revenue Canada, as some feared.

It was very tough to find business owners who met the exact criteria that I was looking for. Since the entrepreneurs I chose for this study had little spare time to devote to an interview, I was left with two choices: reduce my sample size to thirty or interview forty respondents but resort to phone interviews. I chose the latter. Those entrepreneurs who had little time to spare preferred to be interviewed over the phone on the spot or later in the evening when the children were asleep. Others agreed to a phone interview simply because it was faster. There were several instances where telephone interviews had an advantage over face-to face interviews. The chief advantage of the telephone interview is that it is fast and requires less time than a personal interview. Through the phone interview I was able to save on travel time, there were less interruptions and they were more focused than with a face-to face interview. Also, in large cities where escalation in personal property crimes have lead to an increasing reticence to admit strangers in homes, phone interviews have been especially convenient here. I also found it easier to interview male subjects over the phone because I felt more comfortable asking them questions about

their domestic arrangements than face-to face. This was especially convenient because in a few face-to face interviews some of the male respondents were apprehensive about discussing household issues which was manifest in their body language involving (blushing, no eye contact or staring at me and waiting for a reaction). These were uncomfortable moments and distracted me at times from the interview. However, in a telephone interview, I was able to avoid these types of situations, since the respondents' remained more anonymous than in personal interviews. Therefore under these circumstances, respondents were more open and free to discuss their problems of coordinating business and family and I was able to concentrate more on the interview. Over the phone the interviewer is not so much of a threat to the respondent as he or she cannot identify her (Bailey, 1978).

However, disadvantages with the phone interview did emerge. For one, I did not have the necessary equipment that would allow me to tape record phone interviews. Secondly, I felt that respondents were less motivated over the telephone and were on occasions less likely to take the phone interview seriously compared to face-to face interviews. This feeling would emerge when the responses from the interviewees were short, abrupt and reflecting little thought. In some instances I would hear noise in the background which I discovered were sounds of a respondent either wiping the kitchen counter, or cooking (which the interviewees were kind enough to tell me). This could not occur

in a face-to-face interview. Another distraction that occurred during the phone interview was being put on hold just as some of the most important questions were being answered. Unfortunately when they were back on the line their first comment would be, "sorry about that..now where were we." Although they would attempt to answer the question again their response lacked the depth of the first one. After such interruptions it was inevitable for some of the respondents not to be diverted and focused on their business rather than on the interview. At times I felt very rushed conducting phone interviews. In some cases, after half an hour of interviewing, one respondent would breathe heavily and ask, "are there still more questions?" even though I made it clear in the letter and on the phone that the interview would require at least one hour of their time. However, this should not come as a surprise since most of the respondents who were extremely busy chose a phone interview because it is faster.

It would have been better to have all the interviews tape recorded and derived from the same sampling method. However, the same questionnaire was employed in the phone interview and the quality of the material was not worse on major items around issues of coordinating business and family and thus did not disadvantage me that much. In total I interviewed 43 entrepreneurs. Three interviews served as a pre-test through which it became known that additional questions surrounding family obligations were needed. Twenty eight personal interviews

were conducted in addition to 12 telephone interviews.

To understand how self-employed men and women coordinate their business and family responsibilities and the impact this type of organization may have on these entrepreneurs, in depth tape recorded semi-structured interviews with open-ended questions were conducted except with the phone interviews, on a few occasions where the location was inappropriate and in one face-to face interview where a respondent did not permit it. The aim of the interview was to get beneath the surface on issues of how and why these entrepreneurs organize their business and family arrangements in certain ways, the problems they face in meeting the competing demands of both spheres, coping mechanisms, and the motivation for becoming self-employed. Also certain information about the nature of the business and owner profile were obtained.

Rapport

"Attention is directed to how an interviewer can establish a relationship that is conducive to a respondent's expression of beliefs and attitudes given the special feature of the interview situation" (Mishler, 1993:29).

It is important to recognize in interviews that small business owners often feel vulnerable and apprehensive when it comes to questions about their business revenues or their private lives. The respondents may also be evasive about personal matters regarding their household arrangements. Since I spoke with my respondents before I interviewed them, I got a feel for who they were and consequentially prepared myself in advance to deal with these issues to the best of my ability.

The sample I interviewed ranged from home-based, formal, informal businesses to ventures in prestigious downtown offices. I dressed accordingly to the place and type of business. For example, when I interviewed businesses operating from downtown offices I wore a blazer and blouse. Otherwise I wore casual pants and a sweater.

My attitude and interview style changed according to the type of business owner. With some smaller enterprises I was quite informal and initiated the interview by commenting on the weather or speaking with the owner's children who peered on as I entered their home or store. With businesses set up in a more formal manner I maintained a more professional approach. I always expressed interest in the products or services offered by the businesses. The purpose of these adjustments to the interviews was to establish rapport which was a crucial part of the data collection. Mishler, (1993) cites Oakley, who asserts that the contradiction between the need for "rapport" and the requirement of between interview comparability cannot be solved. She proposes a mode of feminist interviewing that requires personal responsiveness and involvement on the part of the interviewer:

"A feminist methodology...requires, further, that the mythology of "hygienic" research with its accompanying mystification of the researcher and the researched as objective instruments of data production be replaced by the recognition that personal involvement is more than dangerous bias- it is the condition under which people come to know each other and admit others into their lives" (cf. Mishler, 1993:31)

Interviewer Effect

Since I was the only person conducting the interviews it is difficult to know if the findings would be similar if someone else (namely) a male conducted the interviews. Since the nature of the interview also involved open-ended questions and depending on the situation, the context and my own state of mind or mood, my style varied. A relatively more formal interview style was used in office settings. A more "maternal" approach was employed when young children were present and a sensitive, caring approach was used when business owners were emotional and sensitive. Throughout, I assumed the proper role to adopt and maintain the cooperation of the respondent because for:

"most interviewing situations it is most productive of information for the interviewer to assume a non-argumentative, supportive and sympathetically understanding role" (cf. Mishler, 1993:27).

The fact that the interviewer was female seemed to have some influence during the interview. The women assumed that since the interviewer was female she could identify with their "domestic" problems. Unfortunately this resulted in incomplete responses and required further probing on my part. For these reasons it is difficult to determine what the interviewer effects on the subjects were. However, "one needs to be aware of the unique aspects of the two person interaction and potential effects on the validity of the data obtained" (Mishler, 1993:30).

Interpretation of Data

An interview is a case of verbal interaction between two

persons (Bailey, 1978). Critical here is recognizing that words may have different meanings depending upon the subculture in which they are used. The experiences of self-employed men and women may be quite gendered in certain aspects of their lives. These experiences may lead them to understand and interpret the interview questions differently and could therefore respond disparately to some of the questions posed. The strength of this interview format was its flexibility in dealing with these issues. The interviewer was able to probe for more specific answers and to control for consistency in the responses and to clarify any misunderstandings. Here the interviewer was able to ensure that there was a joint construction of meaning on the questions asked (Bailey, 1978). To insure that the responses were accurate and that I was interpreting them correctly, I often repeated the interviewee's responses, as a way of confirming what they said. On more sensitive issues regarding problems and domestic arrangements (some of my male respondents expressed discomfort on this subject and felt a little threatened) a semi-structured interview style involving open-ended questions enabled me to adjust my research questions according to the personality and attitude of the interviewee on some questions. Through this type of interview, the respondent's own voices on coordinating business and family responsibilities were captured. The interviewer was able to record spontaneous answers and responses expressed in story format as examples of their experiences. These stories are more likely to be captured

verbally because people may prefer to respond vocally instead of in written format which can be more time consuming and less convenient.

A drawback with this method of interviewing was that it was easy to record only what one thought to be appropriate and salient to the research. This occurred on occasions when I was unable to tape record the interview due to the inappropriate location of the interview. Such locations were The Bread Garden, or Starbuck's Cafe where there was quite a bit of noise in the background. This occurred also on phone interviews which were not tape recorded. However, since the issues of coordinating business and family, and household arrangements were crucial to the research, I focused my attention around these lengthy responses and attempted to capture everything that was said around them.

A further weakness of the semi-structured interview is that on the open-ended section of the interview, one question could elicit a lengthy response not very relevant to the question. I attempted to probe for as much information as I could, which required more time on some occasions than others before the necessary information was revealed. On other occasions some "yes" or "no" responses which required further depth had to be worked out through careful probing and patience.

The disadvantages of employing interviews was the time they take. Also the recruitment scheduling was very exhausting and time consuming. The face-to-face interviews were lengthy and

required the interviewer to travel a great distance. Another dilemma I encountered was around the issue of commitment. How committed am I expected to be to my subjects and where do you draw the line? These questions arose when one of the male subjects, phoned me back after the interview and persisted to ask me more questions about my research which I was glad to answer over the phone at the time. However, a month later I received several phone calls from the same respondent. On one occasion the respondent appeared angry at me because I did not return his call back immediately. In any event, he asked to meet with me to discuss coordinating his business activities around his disabled son. At that moment I felt that I had a moral obligation to answer some of his questions so we made a "tentative" arrangement to meet in a public cafe. However, I returned the call to reschedule one hour earlier because my husband needed the car. That night, the respondent cancelled the meeting and I never heard from him again. This incidence lead me to question whether it is such a good idea to have the phone numbers and addresses of the interviewers on the consent letter. Because the respondent is doing the interviewer a "favour" in taking the time to be interviewed, the interviewer feels a moral obligation to reciprocate and clarify issues the interview prompted. However, ulterior motives of this male respondent which may or may not have been at play caused the interviewer unnecessary stress and could have been avoided by not giving out home phone numbers. Safety issues also crossed my mind because

some of my interviewees operated home-based businesses requiring me to enter into homes that were strange to me in addition to being with a complete stranger alone for an hour or more.

Place of Interview and Collection Methods

The data collection methods varied depending on where the interview took place and whether it was a face-to-face interview or over the phone. Interviews that were conducted in home-based businesses, in downtown offices or in stores were tape recorded and I filled in the interview questionnaire as I posed questions.

Through a series of questions I attempted to elicit relevant information from respondents. Tape recording was useful here so as to capture the context in which the respondent was answering the question or expressing a certain viewpoint on a particular issue raised. It also allowed the interviewer to be more attentive to the respondent through eye contact. Interviews conducted in more public and loud settings (Bread Garden, Starbuck's, food courts in malls, White Spot Restaurants) and phone interviews were not tape recorded. Interviews that were not tape recorded were more difficult to conduct since I had to concentrate more on what was being said and simultaneously write and maintain eye contact to show an interest. However, I found that the occasions when I bent down to write allowed the respondents to speak more freely and they seemed to be less distracted upon describing their experiences than on occasions when there was eye contact. Also looking down helped to conceal

some of my countenance slips when interviewees would respond in predicted manners around issues of housework. One male respondent said to me "I know what your thinking, you must think I am a male chauvinist..I can see it in your eyes." This comment made me more aware and conscious of my facial expressions so I made an effort, though difficult at times, to remain neutral. This was especially hard in interviews with some of the male respondents.

The average interview lasted approximately one hour. However, they varied depending on where they were conducted. Interviews in offices lasted no more than an hour since these owners specifically stated they only had one hour to spare, phone interviews lasted around this time too. Longer interviews ranged between one and a half to two hours in duration and tended to take place in stores or at the owners home and often involved a tour of the business.

Data Analysis:

Data From Questionnaires

The data from the interview questionnaire were transcribed. The open-ended questions were examined by observing patterns of responses and placing them into categories which were subsequently coded. Hours per week devoted to housework were added up from the time budget. Frequency counts were made from the coded responses which were translated into percentages.

Three important points of focus were selected for analysis in order to understand how business and household

responsibilities are coordinated and the outcomes this type of arrangement could have on the lives of entrepreneurs.

1. Business characteristics and time devoted to the business. (type, structure, flexibility of time, home-based).
2. Family characteristics (age of children) and household arrangements (actual hours spent on domestic responsibilities).

Rough estimates of time spent on domestic responsibilities per day were compared to the measurement estimates the respondents gave per household task. This approach made it easier to monitor how consistent the respondents estimate on time spent on housework were. If there was an incongruency between the estimates given per day and per task, I used the latter ones because previous research has shown that estimates per task yield higher estimates than those based on an estimate of time spent per day on household responsibilities (Shelton, 1992).

3. Strategies employed to organize business and family responsibilities.

The focus here was whether business or family took priority in coordinating the two spheres and if the two were blended or separated.

Analysis of Four Groups of Entrepreneurs

This study examined how self employed individuals manage their business and domestic responsibilities and the outcomes this organization may have on their business and/or family life.

The data were analyzed around outcomes of coordinating the two spheres. Four groups emerged out of my attempts to make sense of the data on the six business and family conflict statements shown in table 1.

Table 1

Six Likert Questions:

64a My family and household responsibilities often conflicts with my business schedule:

strongly agree---- agree---- disagree---- strongly disagree---

64b My business responsibilities often conflicts with time spent on family and household responsibilities?

strongly agree---- agree---- disagree---- strongly disagree---

65a In my family and household responsibilities I have so much to do that it takes time away from my business:

strongly agree---- agree---- disagree---- strongly disagree---

65b I have so much to do in my business that it takes time away from my household and family responsibilities:

strongly agree---- agree---- disagree---- strongly disagree---

66a My household and family responsibilities take up time I would like to spend on my business:

strongly agree---- agree---- disagree---- strongly disagree---

66b My business responsibilities take up time I would like to spend on my family and household responsibilities:

strongly agree---- agree---- disagree---- strongly disagree---

I chose to analyze my sample based on two sets of questions. The first set derives from responses from six statements which formed four groups. The second set involves a series of open-ended questions used to verify responses obtained from the Likert questions that classified four groups of entrepreneurs. But before I explain how the groups were selected

it is important to examine why I chose to base my analysis on four groups of entrepreneurs based on where they stood on a continuum of meeting the competing demands of family and business. During the analysis, it became clear that several patterns of managing business and family emerged. A typology of entrepreneurial groups based on manners of coordinating business and family activities I thought would be a useful way to analyze my sample and to capture this diversity. Stevenson (1990) states that entrepreneurs are not an homogeneous group and that this diversity can be captured in an analysis by developing typologies. This approach is not uncommon, as Goffee and Scase (1985) analyzed their sample of female entrepreneurs in the form of typologies because the experiences of self-employed women were specific to certain "types" of women.

The data derived from the six conflict statements were used to form the groups. The four groups emerged based on the following patterns: business or family responsibilities may exert a greater influence over the other, demands in family and business activities are so great resulting in conflict arising in attempts to meet both obligations. The fourth situation is one where responses suggest that commitments to business and family activities are less and do not produce a situation of conflict. Hence, coordinating business and family responsibilities are considered to be more balanced compared to the other three groups. Each question was designed to ascertain whether family or business exerted a greater influence over the

other. How respondents were classified into the four groups are described below.

Four groups based on patterns of business and family organization

1. Time centred around the business (Business-centred group).

Subjects that fell into the business-centred group answered either agreed or strongly agreed on at least two of the following three questions (64b, 65b, and 66b) (as shown above) on business affecting family and were classified as individuals who were business-centred. The pattern of these responses suggest that activities in the business are more weighted than those of the family.

2. Time centred around the family (Family-centred group).

The reverse pattern occurred for respondents who answered either strongly agree or agree on at least two of the following three questions (64a, 65a, and 66a) where family responsibilities affected the business. The responses indicate that relative to the business-centred group, these enterprises are more centred around family activities.

3. Business and family are conflict-ridden (Conflict-ridden Group)

Responses where business owners consistently strongly agree or agree the majority of times on all six questions (64a, 64b, 65a, 65b, 66a, 66b) on business and family issues, revealed a situation where activities were heavily weighted on both sides in meeting the two domains of business and family responsibilities. Relative to the other group their situation resulted in conflict coming from both spheres in coordinating business and family activities.

4. Business and family are in balance (Balance Group)

In contrast to the conflict-ridden group, responses that read strongly disagree or disagree a majority of times on all six questions (64a, 64b, 65a, 65b, 66a, 66b) suggested that meeting business and family activities were in greater harmony compared to the responses from the other three groups.

Two answers that were inconsistent, thus difficult to classify, required a judgement call and were classified into the

family-centred group according to other responses on this issue.

The results are listed below in table 2.

Results from Likert Questions

Table 2.

Business-centred Group					
Question #	SA	A	D	SD	Total
64a	5.3	26.3	68.4	0	100
64b	10.5	42.1	47.4	0	100
65a	0	0	89.4	10.6	100
65b	10.6	84	5	0	100
66a	0	10.5	73.7	15.8	100
66b	15.8	84.2	0	0	100

Family-centred Group					
Question #	SA	A	D	SD	Total
64a	0	67	33	0	100
64b	0	33	66	0	100
65a	0	33	67	0	100
65b	0	0	100	0	100
66a	0	100	0	0	100
66b		0	100	0	100

Results from Likert Questions

Table 2.

Conflict Group					
Question #	SA	A	D	SD	Total
64a	40	50	10	0	100
64b	40	60	0	0	100
65a	30	70	0	0	100
65b	40	50	10	0	100
66a	20	50	30	0	100
66b	20	60	20	0	100

Balanced Group					
Question #	SA	A	D	SD	Total
64a	0	12.5	62.5	25	100
64b	0	12.5	75	12.5	100
65a	0	0	87.5	12.5	100
65b	0	0	87.5	12.5	100
66a	0	12.5	75	12.5	100
66b	0	0	87.5	12.5	100

Since these questions alone are not adequate indicators to distinguish the degree of conflict and harmony experienced among respondents in coordinating business and family a series of open-ended questions were incorporated into the analysis. These questions not only served to access information about the types of problems experienced, degree of harmony or conflict, but were also used to test the responses from the likert questions to see if they hold. (The results of the likert questions and the open-ended responses are compared in the findings section of this thesis).

Information on the business characteristics and profile of the entrepreneurs are incorporated into the analysis to determine, as in other studies, whether they influence how business and family are organized. I chose ten factors (they are discussed in greater detail in chapter IV) that have been frequently cited to influence and explain business and family arrangements. I examined the data to determine whether the ten factors emerged differently or similarly among the four groups of entrepreneurs.

Overall the analysis of this study revolved around four groups of entrepreneurs derived from six Likert questions. A series of open-ended questions were also incorporated into the analysis to test the above typology and to examine how entrepreneurs organize their domestic and business responsibilities, the outcomes these arrangements had on their lives and how they dealt with their current situation. The ten

factors were employed as explanatory tools to interpret these experiences; where they fell short in their explanations, resource theory and gender ideology were incorporated into the analysis to interpret experiences that were unique to either the male or female entrepreneurs.

Chapter IV: Data and Findings

Introduction

The purpose of this study is to examine how self-employed men and women organize their household and business responsibilities and the effect that meeting the two competing demands can have on their lives. First, the findings and discussion include a brief demographic profile of the business owners and the characteristics of their enterprises to provide an overall picture of the respondents in the interviews.

Second, in trying to analyze the material one set of Likert questions seemed to offer the best general way of capturing my concern with household and business arrangements and enabled me to subdivide the sample in useful ways on these issues. Based on this set of six questions the respondents are organized into four groups around issues of coordinating business and family responsibilities:

- 1) Time centred around the Business (Business-centred)
- 2) Time centred around the Family (Family-centred)
- 3) Business and Family are conflict-ridden (Conflict-ridden group)
- 4) Business and Family are in Balance (Balance group)

This mode of analysis was chosen to capture the diversity found in the experiences of managing business and family commitments. However, upon analyzing the data it looks as though the four broad groups do not provide a comprehensive understanding of where the owners stand in the degree of conflict and harmony

they experience in coordinating business and family responsibilities. The analysis of the four categories takes us so far, but in order to get further at the research question I found it necessary to draw on a series of open-ended questions related to aspects of business and family coordination.

Third, ten factors that may help to explain why entrepreneurs organize their businesses in particular ways are presented briefly (home-Based, operating business outside the home, spouse's working status, number of hours devoted to the business and to housework, flexible or inflexible with work schedule, outside help for cleaning household, salary, age and number of children and spousal support). These factors are chosen since past research has demonstrated that they could influence business and family conflict (Stoner et al., 1990) and may have a bearing on how domestic and business workloads are arranged. These factors including gender ideology, are incorporated into the analysis to explain some of the underlying processes that lead to certain patterns of organizing business and family responsibilities, and the effect managing the two may have on their ventures, families and themselves.

Fourth, the findings revolve around three themes. The first is a discussion of how business and family are organized. It has become increasingly common in our society for business and domestic life to be physically separated. But in some areas of the economy and in some economic niches, the two continue to be closely enmeshed and are often physically linked. Shopkeepers

living over their stores was once a common pattern, but these days a whole variety of businesses can be home-based, where this type of blending occurs. Today with the resurgence of self-employment and with women figuring centrally in this change there are many different types of businesses that can be run from the home, especially those in the service sector. No doubt mixing family and business often creates conflict and competing demands for business owners. How they manage the two varies a great deal. These range from either constructing a business around the family, or revolving family around the enterprise. Other ways entrepreneurs coordinate the two spheres is by either separating business and family activities or blending the two where familial relations are intimately linked. For some the way they arrange the two works well. However, others have not developed satisfactory strategies and report much tension and exploitation of themselves, arising from being pulled in two directions. These issues are examined since decisions about how business and family are coordinated can be a means of better managing the two responsibilities. This however, depends on the entrepreneurs particular situation and whether or not they are home-based.

The second theme deals with the outcomes of particular ways of organizing business and family on certain aspects of their businesses, their families and themselves. The focus is guided by an attempt to answer the following questions: a) what problems do these entrepreneurs face in attempting to coordinate

business and family responsibilities? b) how do family obligations affect their businesses? c) what suffers in the process of managing the competing demands of business and family activities? and d) are these entrepreneurs satisfied with their current household arrangements?

Entrepreneurs often establish their businesses with clear goals, however, some find themselves in situations where their actual situation is incongruent with their initial expectations of the types of responsibilities and commitments with which they are faced. Exploring the attitudes of male and female business owners in coping with the demands of the business and family is the third theme that is examined and should add to an understanding of their management of work and family. Three coping strategies are examined:

1) changing ones expectations, 2) doing it all or 3) redefining ones priorities.

Profile of Self-Employed Sample

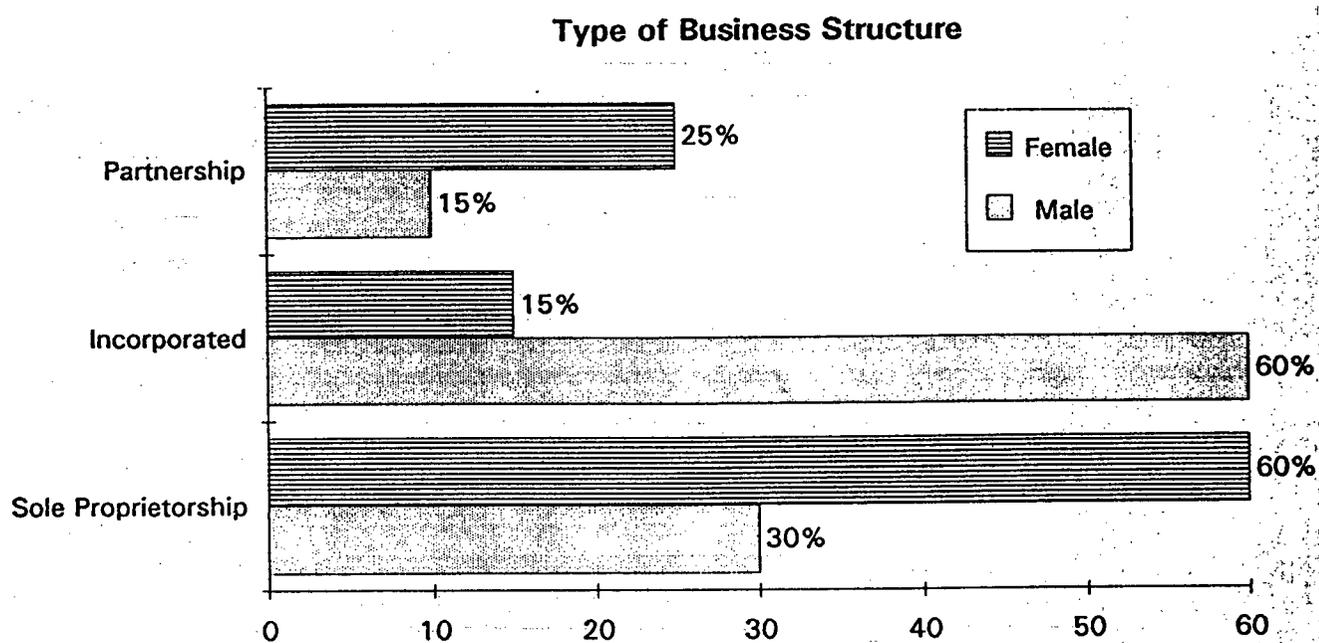
Business Characteristics

A total of 40 interviews (twenty males and twenty females) were completed in the Vancouver area. In this sample, (63%) of the respondents ran home-based businesses, and (37%) operated businesses outside the home. Seventy percent of the female entrepreneurs were home-based compared to sixty percent of the male business owners.

Forty-five percent of the businesses were sole proprietorship, 38% incorporated their enterprises and 17% had

partnerships (of which one female partnership was with her spouse). However, 60% of the women considered themselves sole proprietors, compared to 30% of the men. Only 15% of the women were incorporated, compared to 60% of the men.

Figure 3.

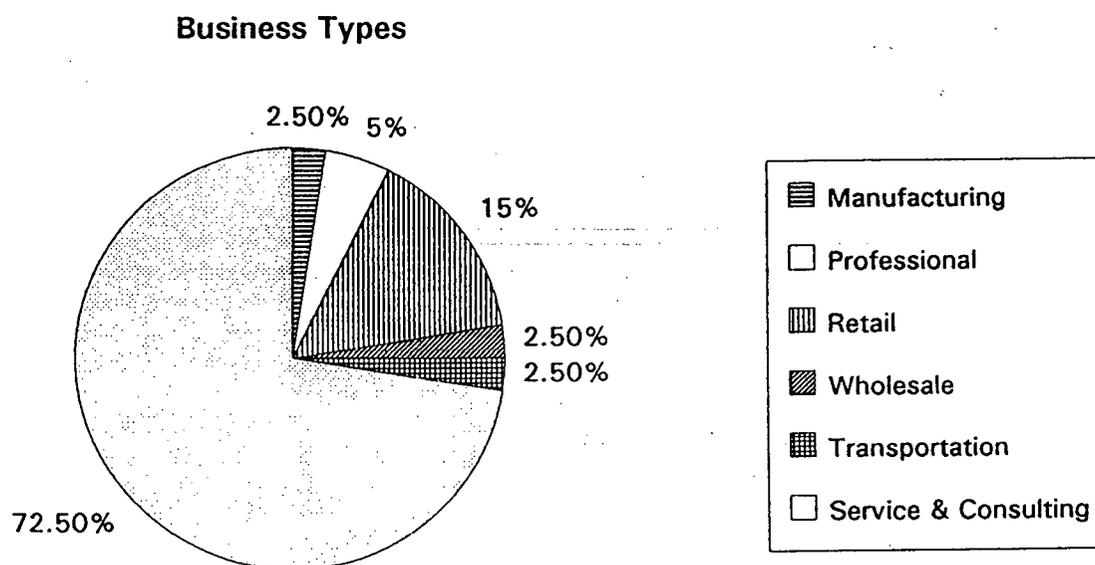


This finding shows that a much greater proportion of the male sample had registered their businesses as corporations which is consistent with other research in the area (Fraboni and Saltstone, 1990; Swift, 1988; Lavoie, 1988; Ministry of Economic Development, Small Business and Trade, and the Ministry of Finance, 1991). It serves to illustrate that there are differences in business registration between male and female enterprises. This has important implications for women business owners, since proprietors have less credibility than incorporated firms, and face barriers when applying for a loan (Belcourt et al., 1991). Also there are risks involved for proprietors since the owners personal assets can be seized if they incur debt. There are many tax benefits that incorporated firms can take advantage of. Some researchers have explained and linked the lack of incorporated firms among women to the high incorporation fees which can range between \$500 to \$1000. Women are less likely to be able to afford these fees since their earnings in general are lower than those of men, or there are no savings to draw on for women entering the workforce after child rearing years.

Seventy percent of the businesses in this study belonged to the service industry. The second most common industry was in retail (15%). This finding is consistent with research demonstrating an increase in self-employment in the service industry (Cachon, 1989; Lavoie, 1979; Small Business Secretariat; Ministry of Economic Development, Small Business

and Trade, and the Ministry of Finance, 1991).

Figure 4.



A further breakdown of the type of businesses in table 3 illustrates the variety of businesses these entrepreneurs run in the service industry.

Table 3. Breakdown of Business Type

Business Type	Male	Female
Retail	Christian Bookstore, Soccer Sports Equipment	Art Card Printing Children's Clothing Lighting Signs
Service	Graphic Designer Consultant (architect) Consultant (business) Consultant (computer) Consultant (electronics) Consultant (financial) Consultant (oceanic graphic) Landscape Design contractor Accountant Autoglass Installer Electrical Installer Electrical Repair Shop Upholstery of Furniture Truck/freight delivery Gold Coins Investor Restaurant Cafe Photography Studio Corporate video production	Floral Design Dried Flowers Gift Baskets Gourmet Gift Baskets Tooth Brushes Jewellery Animation Design Fundraiser Interior Designer Computer Services Workshop/leadership Employment Agency Insurance Agency Financial Planning Graphic Designer
Manufacturing		Production of Decorate-stencils
Agriculture		Grow Flowers

Fifty-two percent of the business owners did not have any employees, 38% had between one and five full-time employees and 10% had over 5 employees. Sixty-three percent of the businesses were recently established and fairly young between 2 to 4 years old. Half of those interviewed paid themselves a wage that fell into the \$25,000 to \$50,000 range, the second most common salary range (32%) was \$10,000 to \$25,000. There was a salary discrepancy between men and women. Most of the women allocated themselves a salary between \$10,000 to \$25,000, compared to the

male entrepreneurs who paid themselves a salary ranging from \$25,000 to \$50,000. This confirms existing research (Potts, 1994; White, 1984; Belcourt, et al., 1991).

Demographic Profile of Business Owners

More than half (52.5%) of the respondents were between the ages of 41 to 50. The majority (55%) of the women had a college or university degree, compared to only 25% of the men. Fifty-five percent of the owners had previous business experience. It is of interest that 65% of the women had previous experience compared to 45% of the men. These findings contradict liberal feminist assumptions about female entrepreneurship such that lack of experience and education are the two main resources women are less likely to have than their male counterparts.

The three most common reasons for establishing their own businesses were "to be your own boss", "greater flexibility", and "self-fulfilment." These results compliment those of Goffee and Scase, (1985); Fraboni and Saltstone, (1990); and Stevenson, (1984). Women operating businesses from their home chose self-employment to coordinate work life with family life which is consistent with Canadian research on home-based business activity (Roberts, 1994). Only three men who were home-based established their businesses for familial reasons. These findings lean towards the research and assumptions from the social feminist perspective on female entrepreneurship, that self-employed men and women would have different motivations for establishing their enterprises. This finding is especially

common among women with children, which all of the owners in this study have.

Each respondent was asked to define success for him or herself as a self-employed person. The most common replies based on the respondent's own definition of success was personal satisfaction (33%) making a better living than before (30%) and achieving a better balance between family and financial needs (22%).

Table 4: Definition of Success

	Male	Female
Making a better living	40%	20%
Better balance on life (meet family and business needs)	20%	25%
Personal satisfaction	15%	50%
Other	25%	5%

Breaking respondents down by gender, half of the women (50%) and 15% of the males defined success in terms of personal satisfaction, 25% of the women (20% of the men) viewed it as achieving a better balance between business and family and 20% of the women (40% males) defined it in terms of making a better living than before.

Breakdown of the four groups by number and sex of entrepreneur

The analysis of the research findings is based on a typology of four groups of business owners in terms of where they stand on a continuum in being affected by their business and family duties. Understanding whether coordinating business or family obligations produce more tension for one group than

for another group, is important information for answering the research question. Comparing how entrepreneurs in the four groups arrange their business and family responsibilities might tell us more about why one group may experience more conflict than another. It has been reported that domestic commitments have a negative impact on the lives of women, and that men have worked so hard in their businesses that it affects their family life. Therefore it is equally important to examine the experiences of coordinating business and family arrangements between men and women; this should be tempered with an analysis of the gendered patterns within each group and across groups.

This approach is similar to that of Goffee and Scase (1985). They analyzed their sample of female entrepreneurs in the form of typologies, in order to capture the different types of experiences that emerged among their sample of female entrepreneurs. Their typology was based on four "types" of entrepreneurial women (innovative entrepreneurs, conventional business women, radical proprietors and co-ownership). In my study distinct experiences of coordinating business and family responsibilities emerged among the entrepreneurs. A typology based on different degrees of conflict and harmony resulting from managing the two domains of work and family is one way of capturing these experiences more vividly. This approach overcomes the limitation of assuming that there is only one type of experience in organizing business and family demands. I draw on Stoner et al.'s (1990) conflict statements employed in their

study on work and/home conflict (described in the previous chapter). Their statements are modified for this study and based on the respondent's perception of whether either business or family influences the other. These responses reveal whether priority was assigned to either business or family duties which in turn were used to classify the entrepreneurs into groups. I identify four groups of entrepreneurs based on where they stand in adapting business and family arrangements. This is useful for describing different patterns of where business and family obligations are weighted. Groups of entrepreneurs are summarized in Table 5.

Table 5. Percentages of Four groups of Entrepreneurs

		N*	%
Business-centred (% of total = 47.5)	Male	12	63
	Female	7	37
	Total	19	
Family-centred (% of total = 7.5)	Male	1	33
	Female	2	67
	Total	3	
Conflict-ridden (% of total = 25)	Male	2	20
	Female	8	80
	Total	10	
Balance group (% of total = 20)	Male	5	62.5
	Female	3	37.5
	Total	8	

*N=number of respondents

As Table 5 illustrates, male and female entrepreneurs were dispersed differently among the four groups. From this table it is apparent that the largest group of the total sample (47.5%) fell into the business-centred group a majority of which were male respondents comprising this group (63% were male respondents compared to 37% female respondents).

Twenty-five percent of respondents fell into the conflict category; consisting of 80% women. Out of a total of ten respondents in this group only two were male. Twenty percent of the respondents fell into the balance category with 5 male and only 3 female respondents. The smallest group was the family-centred group with only 7.5% of the total respondents falling into this category (two females and one male respondent).

The respondents were designated to these four groupings from responses to six Likert questions based on the respondents perception of how business and family are coordinated. The decisions behind the initial classification of entrepreneurs into the four groups were discussed in the previous chapter. The pattern of the responses for the business-centred group suggest that activities in the business are more weighted than those of the family. The reverse pattern occurred for respondents classified as the family-centred group whose responses indicate that relative to the business-centred group, their enterprises are more centred around family activities. Responses where entrepreneurs consistently strongly agree or agree around issues of family and business revealed a situation where activities

were heavily weighted on both sides in meeting the two domains of business and family responsibilities. In contrast to the conflict-ridden group, respondents classified as the group in balance suggested in their responses that family activities were in greater harmony.

However, these four groups must be regarded as a simplification, if only because few owners fit neatly into any one of the four categories. Just because the conflict-ridden group is described as a group experiencing conflict does not exclude the business and family-centred groups from experiencing tension as well. What is really going on for respondents in these groups are differing degrees of priority assigned to either business or family arrangements, where in some cases business matters are more important and in others domestic considerations take priority. The main point here is that often there is an uneasy tension between the two as well. In the case of the business and family-centred groups, it is more weighted to either business or family, unlike the conflict-ridden group where business and family are both perceived to produce tension. The responses from the entrepreneurs classified as the balance group suggested that they did not "perceive" conflict between business and family commitments. However, since these replies reveal an almost "ideal" situation of "no conflict" they should be accepted with caution.

Whether the responses used to construct this typology hold when a series of other questions are incorporated into the

analysis will be examined. The six Likert questions do not really reveal enough about the degree of conflict or harmony experienced by the entrepreneurs. Hence, a set of open-ended questions are incorporated into the analysis.

Ten Important Factors that help to explain how business and family are organized

There are vast differences in the experiences of coordinating work and family which are largely accounted for by ten factors. An examination of these factors is important for understanding and explaining the domestic and business arrangements of the self-employed individuals of this sample. Studies have demonstrated that several factors influence work/home conflict. The most common ones reported in the literature are briefly presented below.

Time pressure has been reported to have a bearing on the extent of work-home role conflict (cf. Stoner et al., 1990). On the same note, one can assume that number of hours devoted to the business and housework could influence work/home conflict. Quite naturally, as more time is devoted to business responsibilities, less time is available for the family, or the reverse. Other researchers have reported higher levels of work-family conflict for larger families (though not for home-based business owners) (Keith and Schafer, 1980). However, Storm, Hartman and Arora (1990) found in their study that the number of children and hours worked are not significantly related to work-home conflict. They state that this may be a unique feature of

being a small business owner, where flexibility of time can accommodate many dimensions of work-home conflict. Based on their findings one can assume that the flexibility of ones business schedule, could be considered an important factor influencing the degree of conflict in coordinating family and business demands. Greenhaus and Kopelman (1981) found that parents of younger children require more time looking after and are therefore more likely to experience conflict between work and family than parents with older children. It has been reported that home-based business owners frequently state problems of juggling business and family responsibilities and maintaining boundaries, which are linked to both business and family functioning in one location (Towler, 1986). Therefore, one can assume that being home-based could pose different problems than not being home-based in coordinating enterprise and domestic duties. Family support has been considered the key to successful businesses and has been reported as an important factor affecting work-home conflict in studies of working men and women in general (Stoner et al., 1990). Though the research suggests that there are several factors that have been shown to influence the degree of conflict experienced in managing business and family demands, only a few of the studies are based on small business owners.

The factors described above seem to influence the patterns of home/work arrangements and so are included in the analysis of this study.

Ten factors influencing Work/Family Conflict/Arrangements

- 1) Home-Based, operating business outside the home
- 2) Spouse working: full-time, part-time, not working
- 3) Number of hours devoted to the business
- 4) Number of hours devoted to housework
- 5) Flexible or not flexible with work schedule
- 6) Outside help for cleaning household
- 7) Salary owner allocates to self
- 8) Age
- 9) Number of children
- 10) Spousal support

Findings: Groups Based Results**Business-centred group**

The findings indicate that more than half (53%) of the owners in the business-centred group operated enterprises outside the home. Six out of ten males and four out of seven females were not home-based. Sixty-three percent were not flexible with their time (eight out of ten men and four out seven women were not flexible). Flexibility of time was assessed in terms of the extent to which they could alter their work schedule to accommodate family needs, whether they could leave work at any time to run household errands and dropping children off to and from school. Eleven out of the nineteen entrepreneurs had a spouse working either part-time or not at all (among them ten were male). This finding suggests that there are clear differences between male and female entrepreneurs within this

group, which data reveal has significant implications for their experiences in coordinating business and family activities. These entrepreneurs devoted the least amount of time to domestic and child care responsibilities; 12 out of 19 respondents performed 19 or less hours per week on household duties. More than fifty percent of the women performed more than 19 hours per week compared to more than half of the male respondents who performed 19 or less hours per week. Again there were gender differences here. These entrepreneurs worked the longest hours per week in their businesses compared to the other groups, with the majority (58%, eleven out of nineteen) working over 50 hours per week (Nine out of twelve men compared to two of the seven females). Twenty-six percent (5 out of 19) worked over 60 hours per week (four were male and one was female). Seventy-nine percent (15 out of 19) of the respondents in the business-centred group had at least two children and tended to have teenaged children. Seventy-four percent of these business owners allocated themselves a salary between \$25,000 to \$50,000 per year. Fourteen respondents operated service type industries mostly in consulting (eight male and six females). Three respondents were in retail (two males and one female).

Family-centred group

All three respondents (two female one male) from this group were home-based, had flexible work schedules and had a spouse working full-time. Two respondents had two children under the

age of ten. The third respondent who was female had two teenagers. The two female respondents devoted 20 to 29 hours per week to housework. However, the one male owner performed 30-39 hours per week. The respondents tended to work 40 hours or more per week in the business. \$10,000 to \$25,000 per year is the salary they allocated themselves. Two respondents (both female) ran retail businesses (card prints and children's clothing). The male entrepreneur operated a service industry in graphic design.

Conflict-ridden

Like the family-centred group, the majority (80%) of the respondents in the conflict-ridden group were home-based and (80%) had a flexible work schedule (the two respondents that were not home-based and had an inflexible work schedule were women). 90% had a spouse working full-time (except for one of the two male respondents). These entrepreneurs had the largest families ranging from two to three children. The majority (7 out of 10) of the respondents in this group devoted 30 or more hours per week to housework (including one of the male respondents). The majority spent forty hours per week in their businesses (40% of the respondents in the conflict-ridden group who were female worked over 50 hours in their businesses). Most allocated themselves a salary between \$10,000 to \$25,000 and a third earned \$25,000 to \$50,000 per year (including both male respondents). Seven out of ten respondents operated service type industries (including both males in this group who ran

businesses in computer networking and landscape design). The other service type businesses were in consulting, and selling jewellery. One female respondent ran a manufacturing business in stencils and another owned one in wholesale producing gift baskets.

Balance Group

Seventy-five percent (6 out of 8) of the respondents were home-based. Two of the male respondents operated their businesses from outside the home. Eighty-eight percent (7 out of 8) had a flexible work schedule, and all of the respondents had a spouse working full-time. The majority (5 out of 8) of respondents perform 29 hours or less to housework per week. Two of the three women devoted 30 hours or more. They worked over 40 hours in their business. These respondents had the smallest families with either one or two children. They were split into three equal groups between allocating themselves a salary of: \$10,000 to \$25,000, \$25,00 to \$50,000 and above \$50,000 (20% of the men earned \$50,000). All the respondents in this group ran service type industries. Two males ran professional businesses one in (oceanic graphic consulting and the other in financial corporate management). The other male operated businesses were in corporate video production, a photography studio and an electrical repair shop. Two of the women ran service industries in floral design and selling toothbrushes. One female entrepreneur ran a retail outlet of lights.

Gender differences were apparent within and between the four groups on two factors. Female entrepreneurs devoted more hours per week to housework than their male counterparts in all four groups. Male entrepreneurs tended to have a part-time working spouse to rely on. Also, those men with a full-time working spouse claimed to divide the household work equally unlike the full-time working husbands of the female entrepreneurs who did not do their fair share of housework.

The business owners in all four groups tended not to hire outside help. This finding corresponds with the results reported by Lavoie (1988) where only 10% of the business owners drew on outside help. Also, the majority of these respondents' had spousal support. This finding is contrary to the assumptions made by Sexton and Kent (1981) who claim that family support for females may be limited because husbands are often unsupportive.

Organization of Business and Domestic Lives

This section explores the diverse patterns of organizing business and family responsibilities. It examines whether business is organized around the family or the family is organized around the business, and whether family and business are separated or blended domains. These issues are not addressed in the research literature, or are treated in a very general way (Belcourt, et al., 1991) and are important to an understanding of how business and family responsibilities are coordinated. The results were drawn from question #49 in the questionnaire: "Do you organize your family arrangements around your business or do

you organize your business around your family responsibilities?"

Percentages of Owners who Organize Family around the Business (by group)

Table 6.

	Business around Family	Family around Business	Around Each Other
Business-centred	16%	68%	16%
Family-centred	100%	0	0
Conflict-ridden	40%	30%	30%
Balance Group	50%	38%	12%

Table 6 demonstrates that only respondents from the family-centred group form a majority in revolving their business activities around their families. However, the conflict-ridden and balance groups have their largest proportion on the family side unlike the business-centred group who are more weighted toward organizing the family around the business.

Explanations for why Entrepreneurs Organize their Business Around the Family, or choose to revolve their Family Around the Business:

Business-centred Group

Respondents from the business-centred group tended to revolve their family activities around their businesses. However, given that this group is defined as business-centred, finding 16% of the respondents revolving business around family and another 16% doing both, is quite high. These findings are

contrary to those obtained in the typology and raises the question of whether the typology is an adequate indicator alone of where to place entrepreneurs with respect to their business and family commitments. One out of the 12 male respondents in the business-centred group organized the business around the family. This male entrepreneur was a professional accountant operating his enterprise from a downtown office. However, his wife recently established her own retail business, and thus assisted her by extending his domestic responsibilities. The remaining eleven male respondents organized their families around the business. Five out of the seven female respondents in this group also organized their family around the business. However, the other two females revolved their businesses around the family (they were home-based).

Respondents in the business-centred group revolved their family activities around their enterprises because they operated businesses from outside the home and did not have a flexible work schedule, unlike the respondents in the other three groups. These conditions placed the business owners in a situation where organizing family life around their enterprises was more feasible. Another reason for this type of arrangement was having a spouse to rely on looking after the household. This situation was especially relevant to the male respondents where 10 out of 12 had a spouse working part-time or not at all compared to one out of the seven female respondents. This extra assistance allowed male entrepreneurs to run a business with less

constraints imposed on them by family commitments. Without the assistance of wives many small businesses would not survive (Bechhofer and Elliott, 1981; Goffee and Scase, 1985). In this study the wives assisted with the household but also ran errands (going to the bank, post office, buying supplies) and taking messages, work which the husbands considered to be very important for the business. Having the extra assistance to rely on in turn allowed these entrepreneurs to operate businesses from outside the home and to establish more demanding enterprises which often do not allow for a flexible work schedule. Although female respondents stated that they also received assistance from their husbands, the amount of work was less since their husbands had full-time jobs, unlike the wives of the entrepreneurs who were working part-time or not at all.

Another important factor that seems to influence the decision to make the venture the focal point of life is the age of the children. This was illustrated in the following comment,

"business comes first, the age of the kids influenced why I started my business..they are older now..I would not risk it if the kids were younger." (male respondent with teenaged children).

This male entrepreneur established a business around which he managed family life. This arrangement was possible because he had teenaged children who were fairly independent and did not require very much time commitment from their parents.

The same pattern of arranging family obligations around the business emerged for some of the female respondents in this

group. This type of arrangement was also influenced by the ages of the children. Some of the female entrepreneurs established their ventures for self-fulfilment and as a way of surmounting constraints imposed by domestic responsibilities and child rearing. After years of committing themselves to child care, these women sought self-employment to fulfil personal ambitions. These female entrepreneurs had older children and therefore felt that operating their businesses from outside the home and revolving their family around the enterprise was justified. In her sample, Scott (1986) found that men and women may have different priorities as business owners, with men stressing "being their own boss", and women placing more emphasis on "personal challenge" and "satisfaction" depending on their stage of the life-cycle. This trend also emerged for some of the female respondents with older children who sought self-employment for personal satisfaction and placed their businesses in the forefront of their lives. It was interesting to observe that the two women who operated enterprises from outside the home and who had younger children, claimed to have fallen into their present business situation. One of them did not have a child when she established her business. The other respondent did not expect to receive such large work contracts which eventually forced her to relocate her business outside the home. Of interest here is that these two women were restructuring their enterprises into home-based ones so that they could organize them around their families. This point is illustrated

in the following comment:

"I am aiming for a smaller business so that I can operate from home and have more flexible time to be available for my family." (female respondent from business-centred group with children under the age of three)

The examples of the two female entrepreneurs illustrate that family duties do affect entrepreneurs and appear to influence women to a larger extent. Part of the reason for these women to be more affected by family obligations, stems from the fact that the male entrepreneurs in the same group had spouses working part-time or not at all. They could rely on them to attend to family needs. Also women performed more housework than their male counterparts. Two of the male respondents with a full-time working spouse divided housework equally with their wives. This occurred only for three out of the six women with a full-time working spouse.

Conflict-ridden, Balance and Family-centred Groups

All three respondents (two females and one male) from the family-centred group revolved their home-based businesses around their families, which is consistent with the typology. Two out of the five male respondents from the balance group organized their businesses around the family. They are both home-based and have working wives (one part-time the other full-time) which explains why they are more likely to choose family as the focal point. However, being home-based does not always set the stage for organizing business around the family. One of the three male respondents who revolved the family around the business was home-based. This was possible since he had a nanny who looked

after his seven month old baby. The other two entrepreneurs who were not home-based, organized business around the family. Among the female respondents (who were all home-based) two out of three organized their businesses around the family. The other female respondent, despite operating her venture from home, revolved her family around the business because her work involved a lot of travelling.

Half (4 out of 8) of the female respondents from the conflict-ridden group organized their business around the family (all the females except for one were home-based). Two females who were home-based claimed to organize business and family responsibilities around each other. The other two respondents revolved their family around the business (one was not home-based). Among the two male respondents in this group who were both home-based, one revolved his business around the family the other did not. The latter respondent had a wife working part-time to rely on assistance. This situation of being home-based and therefore in a position to organize the family around the business is similar to the male respondent in the balance group (with a seven month old baby) who also made his home-based business the focal point because he had a nanny to rely on looking after his son. This situation does not present itself to the home-based women in all four groups because they had full-time working husbands and did not have a nanny (except for one female respondent in the business-centred group who was not home-based).

Respondents from the conflict-ridden, balance and family-centred groups tended to revolve their businesses around the family because they placed family obligations in the forefront of their lives. This priority was largely influenced by the age of the children who tended to be younger than those in the business-centred group. Respondents had to rearrange their work schedule and adapt their enterprise to their child rather than the child to the business. In their case, being home-based and having a flexible work schedule allowed them to revolve their enterprises around family duties and made allocation of business and family time more manageable. Factors explaining why this type of organization occurs are: being home-based, having younger children and a flexible work schedule. These factors also distinguished the conflict-ridden, balance, and family-centred groups from the business-centred group, who on the other hand, were not flexible, operated a business from outside the home, had a spouse working part-time to manage the household and had older children who could look after themselves.

However, gender differences did emerge between male and female respondents within and between the four groups. The male respondents had a wife working part-time or not at all, and in some cases a nanny to rely on looking after the household and child care. Unlike the female entrepreneurs who did not have a nanny or receive the same amount of assistance.

Are Businesses Separated or Blended with Family?

Another way in which entrepreneurs organize their family

and business responsibilities is by either blending or separating their business and family lives. Combining business and family involves linking the two so that there is a relationship between them. Separating them means that there is no involvement of the family in the activities of the enterprise (Belcourt, et al., 1991). The following results are based on responses from question 61b.

Table 7. Percentages

	Separate	Blend	Each other
Business-centred	58%	37%	5%
Family-centred	33%	67%	0
Conflict-ridden	10%	90%	0%
Balance group	12%	63%	25%

More than half of the entrepreneurs in the business-centred group separated their business and family lives. Respondents in the conflict-ridden, family-centred, and balance groups tended to blend their business and family activities.

Explanations for Separating Business and Family Responsibilities

Some of the factors presented earlier help to explain why respondents in the business-centred group opted for separating their businesses from their families. These self-employed individuals ran their ventures from outside the home. Hence, having a physical separation from family and business makes it easier to keep the two environments separate. This is reflected in the following comment:

"it is possible to separate the two since I do not work from the home, and do most of my work in my office" (female respondent from business-centred group, with two young children).

However, some respondents in the business-centred group continued to separate their business and family duties, even when they were home-based. Among the seven male respondents who separated the two spheres, two were home-based. This is because substances used in the business were hazardous to their children (ie. autoglass and repair business). Five of the male respondents who blended the two environments tended to be home-based. Two of these respondents were not home-based but still blended the two spheres. For them blending involved taking children with them on deliveries or running errands, since their wives worked full-time. Generally being home-based or located outside the home influences whether a business will be blended or separated.

Upon examining the seven women in the business-centred group, four of them separated the two environments. However, among them two respondents (despite being home-based) separated business and family since the type of business they ran was inappropriate for blending (both ran businesses that involved writing reports and organizing workshops). Three of the women who blended the two spheres still claimed to link the two environments (despite not being home-based). Some of the strategies these women employed to blend the two environments can be considered unique to them as women. This is illustrated in the following comment,

"I let them get involved in my business so they can see how much I do..the support of my vision from the children is important so they are not angry when you cannot be there all the time..and also they see that they are taking a responsibility to help me with my success." (Female respondent from the business-centred group, with two teenaged children)

For these female entrepreneurs it appears that blending or separating family from business is influenced by the age of the children. The above female respondent had teenaged daughters and, because of their age, was able to involve them in her vision of success so that they would be more understanding when she invested so much time into her business. This business woman also used her children's support as a resource to gain more cooperation and assistance within the household, which is an example of both family labour at home and in the enterprise. Many of the female respondents relied on their children to assist them because their husbands were working full-time.

One respondent from the family-centred group who was home-based was forced to separate the business from her family in order to keep peace with her husband.

"My husband does not like to see my business stuff around the house..in the morning when it is cheaper to make phone calls it gets my husband mad...my business has to be invisible for him..he wants me to be there for him when he is home..so its difficult to separate the two...I am influenced by him to organize my work around him when he is home. "(Female in family-centred group with teenaged children)

It was easier for this home-based woman to separate her business from her family because she had a teenaged son who did not need much looking after. Her situation is one where her husband who was older (60) and more traditional in his views

about the role of wife and family, believed that when he came home his wife should be there for him. He did not want to see any business work in the house because a "house is a house and work is work." He believed in a clear separation of work outside the home and the family. However, for this woman it was difficult to completely separate her business responsibilities from the home (when her husband was present) because the nature of her business required her to make calls during her family's breakfast and dinner time because it was cheaper and due to different time zones. She is still in the process of solving her dilemma of trying to meet both family and business duties.

Blending Business and Family: Family-centred, Conflict-ridden and Balance Groups

The respondents from the family-centred, conflict-ridden and balance groups tended to blend their family and business responsibilities. Six out of the eight respondents in the balance group combined the two environments (four of the five males and two of the three females). Two (one male and one female) respondents in the family-centred group blended the two spheres. The other female was forced by her husband to separate her business activities from the family (which was illustrated earlier). All respondents in the conflict-ridden group except for one, fused the two environments. One reason for blending the two spheres among entrepreneurs in these groups is operating home-based businesses. The nature of this type of business encourages an atmosphere of involvement because of the

flexibility afforded by being home-based. Also some of the owners had pre-schoolers at home. Having young children makes it difficult to separate home from the business sphere, especially if the owners are functioning in the same environment. Involving children varies according to activities appropriate for their age, stage of development and along the lines of their interests. This is demonstrated in the following comments,

"I have a three year old daughter who wants to be with me..she has her little office in mine so we play together..so the children are part of what I am doing ..I bring one of my children with me on trips." (female respondent, family-centred group, with a 3 year old child)

This female respondent was home-based and looked after her two-and-a-half year old daughter while she ran her home-based business. Separating the two environments for this entrepreneur would be very difficult and at times even impossible. It is therefore in her interest to find a way of blending her business with her daughter's activities in order to minimize conflict. This is consistent with Belcourt, et al. (1991) who found that women who own and manage their own businesses often combine the roles of spouse and small business owner. This respondent's older son accompanied her on some business trips which was a common way of managing business and family for some of the male respondents as well.

A further illustration of blending business and family, yet in a different way, is demonstrated in the following comment by a male respondent who is home-based,

"My kids love to participate in the business: they fight to

get the fax..they can tell the difference between the type of rings, answer the phone, and take the paper out of the fax to give to me. "(male in conflict-ridden group with children between the ages of 6-12 and 12-18)

This respondent taught his children how to operate some of the business equipment, and they became a resource that assisted him. One woman hired her son to babysit and to assist in the housework paying him from her own salary because it is "her responsibility" to ensure that the household is maintained. One female entrepreneur paid her son one cent per letter he stamped. Another interesting way of nurturing a sense of family participation in the business was illustrated by the following comment: "I get my kids involved: they are hired to do the babysitting for parents that take my classes in the home." Other forms of paid labour by family members (children) in this sample were answering the phone and making deliveries. This finding is not uncommon. Women shopkeepers and women who develop piece work businesses frequently involve the children in the activities of the enterprise (Bechhofer and Elliott, 1981). Bertaux found that the French baker relies on his wife to keep shop for him (cf. Bechhofer and Elliott, 1981).

According to a fundamental proposition of the Marxist perspective, the family in capitalist society is an exploitative institution and the family is most responsible for women's oppression. In this situation, self-employed men gain assistance from their spouse whom they do not pay and is considered to be exploitive. Zimmer and Aldrich (1987) found in their study that spouses and children of shopkeepers often work for little or no

pay during odd hours. However, the findings in this study reveal that the relations are not of an exploitive nature in the degree that Marxists viewed it, but as Bechhofer and Elliott (1981) describe in their own study as "an extension rather than a substitute for their own labour." Parents in this sample paid their children and even self-employed women received much unpaid assistance from their husbands especially in computer work, office set up and in generating clients. Earlier in this thesis, it was found that the wife's assistance was considered to be an important contribution to the well being of the male entrepreneurs in the business-centred group, however some of these wives were getting paid, while others did not have another paid job. This kind of assistance demonstrates how the family is not only a unit of consumption but also a unit of production for the entrepreneurs in this sample. These findings compliment those by Bechhofer and Elliott (1981) showing how wives and children are bound together in earning a living. Some of these entrepreneurs (especially women) have to use every means at their disposal to lower costs, and do so by drawing on a spouse or their child. The business owners in this study reduced costs by having their children work for their allowance. Apart from reducing labour costs (family can reduce labour costs since they often work for less than the market wage (Zimmer et al., 1987), another reason why family members may be preferred is because they are more predictable and more reliable employees (Zimmer et al., 1987).

One fundamental difference between the self-employed men and women between and within the groups is having a part-time spouse or a spouse not working at all to rely on, which the men and not the women had. This means that women received less assistance from their husbands compared to male entrepreneurs. It also explains why the women in the three groups drew more on their children's help; the male entrepreneurs did not need to because they had their wives' assistance. However, of interest is that self-employed husbands with full-time working wives did in fact draw on their children's assistance.

Male and Female Differences for Blending Business and Family

Although the age and type of business influenced the way business and family were blended, gender also influenced this. Female respondents in all four groups attempted to engage family members in their business in order to gain their understanding, support, and respect for their work when they could not immediately spend time with their families. This did not emerge for any of the male respondents. For these women it seems as if blending became a resource on which they drew to gain more cooperation within the household and acceptance from family members for spending time in the business. One reason why these female entrepreneurs were more inclined to blend the two environments stems from barriers women are more likely to encounter than their male counterparts. One barrier is gender ideology, which traditionally prescribes women's primary duties to be in child rearing and in the home, which affected these

women. These women have to justify the extra time they devote to their business to overcome guilt feelings. These facts are supported by the following,

"I try to involve my children so that they can understand what I do, they are more forgiving if I cannot do something with them" (female from the conflict-ridden group, children aged 6-12)

This woman explains the importance of the business to her children in order to gain their cooperation. This in turn makes it easier for her to devote extra time in the business without feeling guilty. An important factor that influences the type of strategies used in blending business and family is the age of the children.

Other problems specific to women include not being taken seriously in the business world. This point is illustrated in the following comment:

"I take the kids to functions so they can see me when I speak publicly.. they get a perception of me in public so they can get an impression of me as a business women and they can understand and respect my business more" (female in conflict-ridden group with child aged 6-12)

In the business world stereotypes portraying women as incompetent, fragile and incapable are widely known. Consequentially, some of the female respondents challenge these false images by blending their business and family activities, like taking the family to trade shows so that they can have an image of them as professional woman and not always as mothers. This enables them to gain more support and respect for time spent in the business and makes it easier to gain family

assistance within the household. Another respondent who is home-based said,

"there is a lack of respect from my children and husband..my husband wanted me to get an office outside the home..it was not taken seriously because it was in the home" (female respondent from the conflict-ridden group).

These problems are more common for female entrepreneurs who are home-based. This is because for one, women in general are not taken seriously in the business world and, secondly, home-based businesses are struggling to gain credibility in the business world. Part of this stems from existing stereotypes (which are slowly being challenged) portraying a typical home-based business owner as a woman working at her kitchen table dressed in a robe with a baby on her lap. These portrayals reveal a low professional image of home-based business work when in fact most operate very professional businesses with well equipped offices (Foster and Orser, 1993), of which I can attest from my own visits. These stereotypes pose serious problems for woman home-based business owners and can be considered to be problems unique to them. This is consistent with Belcourt, et al. (1991) and Goffee and Scase, (1985) who found that being taken seriously in the business world has emerged as a barrier for female business owners. However, not much research has dealt with the issue of family members taking female business owners seriously in their work.

"It is important for children to be raised in the business environment because in their mind my business is important" (female in balance group, one child aged 6-12)

This response demonstrates that gaining respect from family

members vis-a vis the business is important for these women and explains why they blend the two worlds. In general since it is more difficult to separate business and family when they are functioning in one location, respondents from the three groups who were home-based preferred to blend the two. This however, does not mean they would favour combining the two, since some business owners, especially women, are forced to do so for financial and family reasons. This is illustrated in the following statements expressed primarily by the female entrepreneurs.

"being at home there is low overhead....I am more available for my children...you can integrate family responsibilities with work because of being at home."(female respondent in conflict-ridden group).

"there are pros and cons as children grow older yours and their needs change..being home-based provides an opportunity to be on site for the kids..if they need me when they are sick. But being home-based does not meet my needs..I should be downtown where the clients come to me" (female in conflict-ridden group).

The responses reveal the extent to which some of the self-employed women are influenced by their family commitments and the life-cycle of their children. What is interesting in the latter response is the aspect of time and change. This respondent reflects on how the change of her children's (life-cycle) influences her business-cycle and her own development. These responses give us insight into how tightly the two worlds are connected. It also reminds us that business and family arrangements are in constant flux and subject to change; in a few years down the road, these arrangements might be very

different. Overall the findings here suggest that women entrepreneurs are influenced by the life-cycle of their children more than the male business owners of this sample. This stems from being primarily responsible for household duties along with running a business.

Regardless of what group the female respondents fall into they are the only ones who talk about blending business and family in order to gain family support and cooperation. This was one way these women dealt with feelings of guilt for spending long hours in the business. For the male respondents blending meant taking children on deliveries or have them run errands. This strategy also became a resource on which they drew to obtain assistance from family members, which was also not uncommon for the women respondents.

Summary of how business and family are organized

To understand how and why entrepreneurs organize their businesses in a particular way it is important to view their decisions as "processes" that link back to the motivation for becoming self-employed. These motivations influence the structural framework entrepreneurs choose for the business like the type of venture, being home-based or operating from outside the home. This type of structure seems to influence whether the business will be organized around the family or whether the family will revolve around the business. It also has a bearing upon blending or separating business and family activities. These findings demonstrate that the age of the children impacts

both men and women in the way they arrange their enterprise duties, regardless of what group they belong to. However, the life-cycle of the children influenced women to a larger extent than men in the decision to become self-employed. Hence strategies such as blending family and business was more common for women. The findings reveal that regardless of the age of the children, the main motive to become self-employed among men was to "be their own boss." Women on the other hand, became self-employed for greater flexibility to attend to family needs or for "personal satisfaction" after childbearing years. These findings illustrate how gender ideologies, namely the role of women as primary care-giver, can affect the decision of women to become self-employed and why we find gendered differences between male and female entrepreneurs within the groups from the outset. These gendered differences explain the varied strategies they employ in organizing business and family. Bearing primary responsibility for children explains how and why some of the women opted for organizing their business around family and blend the two environments more than their male counterparts. Women also organized their business responsibilities around the family because they did not have a spouse working part-time or not at all to rely on. That women are expected to assume primary responsibility for housework, explains why they find themselves in a situation of operating a home-based business where business is secondary and therefore revolves around the family. Women blended their families for different reasons than their male

counterpart; to gain family support and to overcome problems of not being taken seriously. Certain strategies of blending the two spheres for women resembled those of men. Similar to their male counterparts they took their children with them on deliveries or had them run errands. The men in this sample tended to organize their family around business activities primarily because they could rely on their spouse to manage the household. This explains why some of the men were able to operate a business from outside the home and therefore separate the two spheres.

Overall, gendered expectations of men's and women's roles within the household seems to influence the whole process that leads to the decision of organizing business and family life in varied ways.

What are the Effects of trying to Balance Business and Family Responsibilities?

One can already make inferences about the kind of problems the business owners in the four groups would encounter. However, using open-ended questions on the same issue one can gain further insight into their predicaments. Obstacles expressed by respondents in the balance group sounded more like the ones one would expect respondents in the conflict-ridden group to be experiencing. Hearing their own voices on issues of managing business and family life which were inconsistent with the Likert questions demonstrates the complexity of their situation and the inconsistent ways that they perceive it.

Are there problems Encountered in Balancing Business and Family Responsibilities?

Respondents were directly asked whether they experienced problems juggling business and family responsibilities. The entrepreneurs from all the groups, except for the balance group, expressed difficulty in coordinating business and family which is consistent with several studies (Scott, 1986; Stevenson, 1984; Stoner, et al., 1990; Brown, 1988; Goffee and Scase, 1985; Belcourt, et al., 1991; Colleret and Aubry, 1988). However, most of these studies examined female entrepreneurs only. Some of the replies in this study yielded contradictory responses. For example, 80% of the respondents in the conflict-ridden group claimed to experience problems. This however means that 20% of the entrepreneurs did not. This occurred for one female respondent whose response in the Likert questions revealed conflict. However, in the open-ended questions she claimed to experience conflict only "sometimes."

The same inconsistency was found among respondents in the balance group. Although the majority (75%) claimed not to experience problems, 25% did. Responses from one male entrepreneur were contradictory when the two sets of questions were compared. The typology suggested that this respondent does not experience conflict, yet in the open-ended questions he claims to experience conflict in coordinating his business and family life. This inconsistency also occurred for one female respondent who answered "sort of" to the open-ended questions around the same issues of meeting business and family demands.

It is important to stress that this combination of measures show the complex and contradictory pressures on women's and men's lives and the inconsistent ways that people sometimes perceive them.

Fifty-eight percent of the business-centred group said they experienced problems. 67% (two out of the three respondents) in the family-centred group experienced problems. One of the male respondents who was primarily responsible for the household asserted that he experienced no problems. This can be explained by the fact that he did not receive enough work contracts, hence, could fit domestic duties into his schedule.

The dilemmas experienced vary between male and female respondents within and between the groups. They can be explained by factors such as being home-based, the age of the children, and by gender and are discussed in greater detail below.

The Type of Problems Experienced in Coordinating Business and Family Responsibilities

Not Spending enough Time with the Family

Both male and female respondents in the business-centred group face the dilemma of not spending enough time with their children. The reasons for these difficulties lies in the long hours they spend in their businesses which they operate away from the home. But female respondents from this group perceived and experienced not spending time with their family differently from the male entrepreneurs. One problem that emerged in the responses and was unique to the female respondents, was the feeling of guilt. Several female respondents in this group

confessed:

"There is an internal conflict which involves guilt in that I am not available for my family as I would like to be. But I enjoy both working and being a parent. I am still dealing with this problem" (female, business-centred group with young kids).

"Its hard...sometimes my kids would say I need to see you..you work too hard you should stop and come and see my championship ...you are pulled and you have to balance even if you don't find the time you just take the time...sometimes I have to leave my family to meet clients at eight o'clock at night so its a very fine line ..its a judgement call..what is more important in a given situation..I think everything can be worked out..it is important that we can see the long term benefits of the business and keeping family needs in place" (female in business-centred group with teenaged children).

"It has limited me and increased my stress level because deep down when I am working I would rather be with them. Also I feel guilty when I am away from home..my five year old daughter complains and asks my husband where I am" (She also says that the "type of business I am aiming for would be different..probably aimed at large contract work since there is more money in it" (female respondent in business-centred group).

"Guilt is the way my family obligations have affected me..I would like to contribute to the family more" (female respondent in business-centred group).

One might argue that most working mothers experience problems of guilt (Greenhaus and Beutell, 1985; Timson, 1993). However, this is especially pronounced for certain business owners who operate their enterprises away from home. This is because self-employed individuals are known to work over 50 hours a week in their businesses, which is often more than working women in general. Also, most women in this sample, though not uncommon among women business owners in general, tend to form unincorporated businesses. This means they run the risk of having personal assets seized if they have a loan. This

becomes an additional motivation and incentive to work harder and explains to some extent why so many women work long hours in their businesses. Working women in general are not faced with these situations. The fact that most of the female respondents in the business-centred group worked several hours in their businesses, away from their families, explains why they felt guilty. These findings paralleled those of Neider's (1987) study where women claimed to be dealing with issues of guilt for neglecting their children which was also one of the four problems experienced by dual-career marriages in Stanfield's (1985) study. Normative societal expectations of women as "primary care-giver" can explain why feelings of guilt often crept into the picture for women and not the male respondents in this group. This finding is explained by the cultural mandate dictating that the family should be a woman's priority. Since these women were unable to devote the "expected" time with their family, they felt bad for not complying with what is actually expected of them.

The male respondents in the business-centred group experienced problems of a different kind. Their difficulties centred on not being able to take time off from the business to spend with their families. The hinderance was the responsibility of being the sole bread winner as well as the development stage of the enterprise. These findings were consistent with Stoner, et al. (1990) who found that time conflicts were among the four top-ranked problems. Here are some of their voices on this

issue,

"Because we have been under such financial pressure it has necessitated more work on my part..I have less staff so I have to do more work..this is where the dissatisfaction comes out since I would like to spend more time with my family" (male in business-centred group).

"My business is very time constraining because my customers are very demanding..they require immediate service..if the glass in their car is broken I have to fix it immediately..so if someone call me to do the job I have to give up what I am doing with the kids and work on it immediately otherwise I loose a customer which I can't afford to do especially since the business I am in is tough and very competitive" (male in the business-centred group).

These male entrepreneurs operated businesses that did not have flexible work hours. They were constrained by the fixed work hours of their enterprise and could not accommodate family activities into their schedule.

The physical separation of family and work resulting in feelings of guilt among the women and the problem of integrating family responsibilities into the business schedule were problems unique to men and women in the business-centred group. The fact that gender ideology prescribes women to be primarily responsible for the household duties explains why they were battling feelings of guilt. Because men had wives (working part-time or not at all) to rely on looking after children explains why they operated businesses that were more demanding and why they could afford to spend so much time at work. The findings suggest that working long hours in the enterprise and devoting less time to household activities are the factors that explain the dilemmas specific to the respondents in the business-centred group.

Creating Boundaries

Respondents in the family-centred and conflict-ridden groups experienced problems different from those of the entrepreneurs in the business-centred group. Their dilemma was creating boundaries between their business and family lives. Creating boundaries is an acute problem to home-based business owners because work impinges directly on home-life. A home-based business compresses two worlds into one adding an extra measure of strain to both. These problems emerged in the form of psychological, temporal, and physical separation. This is explained by factors such as being home-based, having a flexible work schedule and young children in the home. The following comments reflect the problems of creating boundaries on a psychological level.

"My greatest problem is creating boundaries..when I am on a business call.. then I have to cook supper..I have to be more clear with time..when its time to be with the kids I should not answer the phone" (female, in conflict-ridden group).

"its really difficult..you always feel guilty doing what your not doing..when I work I feel guilty that I am not spending time with my family and when I am with my family I feel guilty that I should be working in the business...you feel torn..I would be happier if I could hire more people and work half the time to balance the two" (female in conflict-ridden group).

"guilt its like a roller coaster: when I spend too much time with the family I get guilt feeling that I am not working in my business and when I am working in the business I get guilt feelings that I should be spending time with my family" (male respondent in conflict-ridden group).

These comments reveal the difficulty in creating boundaries and appear to stem from the struggle to commit to either family

or business under the same roof and dealing with a range of roller coaster emotions. Operating a business from within the home and having a flexible work schedule makes drawing the line much more difficult, especially for entrepreneurs with younger children (the majority had at least one child in the 6-12 year age group) and not being able to rely on a spouse working full-time. From the responses, it appears that the women are especially affected because the role of mother is reinforced by being at home and the struggle to know when to stop being a parent and business owner is more pronounced. They do not have the same assistance with the household compared to their male counterparts because they have full-time working husbands, unlike their male counterparts who have part-time or housewives who assist them. This finding demonstrates how women conform to gender ideology prescribing that housework is woman's work and how this affects women. Some of the problems experienced by these business owners are crystallized by Priesnitz (1988) who claims that home-based business owners, especially women, face dilemmas which are specific to home-based entrepreneurs. These difficulties range from becoming side tracked by household tasks, the need to juggle business and family, and fragmented time. This can distract from the business (Priesnitz, 1988).

Another problem in creating boundaries for home-based business owners is around time management. The findings reveal that these respondents (mostly women) manipulate time and create temporal segregation of activity. This is consistent with other

findings that women are pre-eminent time-managers in families (Luxton, 1990). Hall's (1972) study on time management and conflict demonstrates that "simultaneous demands" are more challenging because they involve prioritization of tasks to be accomplished within a constrained or limited amount of time. This situation is more common when family and business are operating simultaneously under one roof. Women especially find themselves in this situation because they are primarily responsible for the household. "Sequential demands" are demands that can be organized within a larger temporal framework which respondents that are not operating a home-based business are more likely to be responsible for (Hall, 1972). The diverse ways in which activities are segregated and organized temporally were discussed primarily by the female respondents. They would arrange their business activities around the children's schedules. A few entrepreneurs would perform the tasks that required much concentration when children were sleeping. One respondent said she stamped her letters when her daughter was playing at her little desk (she also hired her son to stamp and lick envelopes at this time). However, not all children's activities can be organized around a fixed schedule. For example, women with children under two cannot schedule in feeding time and know exactly when the baby will feed, sleep or cry. One woman in the business-centred group stated that she has to put her work aside for her teenaged son when he wants to discuss a problem. Dealing with teenagers and their problems are

unpredictable and make creating boundaries between business and family time extremely difficult. One respondent from the family-centred group talked about the difficulties of creating "telephone time" which she felt to be the hardest aspect to separate from family especially with a two year old daughter running around the house "like a monkey". In her case, important calls keep coming in just when her daughter wants attention, and she prefers not to have to rely on her voice mail answering machine when she is home.

Problems of trying to create physical boundaries are especially acute for home-based business owners. Prieznitz (1988) found lack of dedicated space for the business to be a common problem cited by her respondents. One entrepreneur in the family-centred group did not have her own separate office and found it difficult to create boundaries. Her office was in the kitchen which was separated by a small paper wall.

"my office is dispersed in the kitchen and downstairs I store my stuff..I had my office in the basement before but it was too dark and isolating..no windows so I moved upstairs. But where I work now can be an obstacle to efficiency because of the distractions....listening to my son chew on his cereal in the morning..also having to think of space efficiently within the home prevents me from thinking big."

Another woman who had an office on the main floor of the house had her older son assist her in creating a physical boundary between her office and her younger son which is manifest in the following comment: "my son helps me...he prevents my younger son from disturbing me..so he preoccupies him." One woman in the business-centred group who operates her business from the

basement creates a physical boundary between her home-based business and her children by training them to respect her business space. Her children know that when the office door is closed "mom" is not to be disturbed and no friends are allowed over to play.

What we learn from these responses is that balancing business and family is a complex process that involves a lot of strategic planning. The findings reveal the different ways of segregating activities: either spatially, physically, or temporarily. We also discover that these entrepreneurs, especially those operating businesses from the home and who are women, experience conflict to a larger degree than their male counterparts. The fact that they have more to juggle because of family commitments explains why their situation appears to be conflictual. This makes coordinating their business and family activities more difficult and stressful than those of men.

Coordinating Business and Family Responsibilities

Another problem that emerged among the female respondents in the family-centred and conflict-ridden groups was coordinating business obligations so that they did not interfere with family commitments. This type of coordination became a complex juggling act, especially for women with young children. This is obvious in the following responses.

"to balance how much work you take from the client so that it compliments family needs..its a struggle in my work because sometimes work can be very demanding and very challenging since I am creating things in my business..so all this has to be balanced with family needs..it is important for me to be balanced because from there

everything else gets balanced, the mother is the coordinator" (female respondent in conflict-ridden group, 6-12 yr old).

Another women in the conflict-ridden group says,

"Having to juggle a lot of things all at one family and meeting clients needs..when you have a home office you focus on a lot of things and you can loose your focus..you have to give up some of that focus because of all the things that surround you...you have so much to juggle that it can become an interruption itself just thinking about it"

These difficulties stem from being fully responsible for the household which in turn constrained the business activities of the female entrepreneurs. The business work of these women is limited because they have to be selective with the type of contracts they accept so that the work would not interfere with family responsibilities. This juggling act is especially cumbersome if their goal is to achieve an equilibrium between the demands of the business and the household. These business women have full-time working husbands and cannot rely on them to look after the children, unlike the male entrepreneurs who can rely on their wives (even those who have full-time working wives). This situation explains why more women than men experience problems of juggling business and family and why their voices and not those of the male respondents are heard on this issue.

No Time for Self

A problem that is unique to the female respondents in the conflict-ridden group was having too much work to do in both business and household. These findings are consistent with

Stoner and Charle's, (1990); and Longstreich et al's., (1987), where female owners of small businesses experienced significant conflict between their work and home roles. Although not reported as a major barrier, women respondents from Goffee and Scase's (1985) study claimed that they encountered more conflict between meeting business and family responsibilities than their male counterparts. It is significant to note that eight of the ten respondents in the conflict-ridden group were women. One female respondent from this group described her conflict as "being everywhere for everyone at the same time except for me."

"absolutely..I cannot commit myself to anything and I don't get the support I need..if I had a wife to help with the family it would be easier" (female respondent in conflict-ridden group).

The need for a wife was also expressed among female business owners in Belcourt et al.'s (1991) study. The comment reflects the stereotypical notions of a "wife" being associated with the home and shows how it is perpetuated, even by the women themselves. Another female respondent shared her story about the time she devotes to her parents and sibling.

"yes I helped my brother through his last year as he was dying of cancer, my parents are elderly I spent hours away from my business talking to doctors and taking them to the hospital" (female respondent in conflict-ridden group).

This response is significant because it demonstrates that the illness of a family member or the care of elderly parents are responsibilities that often tend to fall on women (cf. Luxton et al., 1990). Caring for elderly parents can make enormous time demands on individuals (Meissner, et al., 1975).

It is interesting to note that this business woman hired outside help to assist her with the household and therefore did not devote many hours to "domestic chores." However, she spent several hours a day on family responsibilities (helping her brother through his last year of cancer and caring for elderly parents by taking them to the doctor) which limited her time for her business, her children and husband. These demands produced a situation where time commitments to family and business were so great they interfered with both spheres.

The problems specific to these women in conflict stem from demands of multiple roles which generate overload "having too much or too many things to do" (Belcourt et al., 1991). "Overload" refers to a number of social roles an individual is simultaneously enacting (Falkenberg and Monachello, 1990) where involvement in one role becomes more difficult because of time commitments in another (Greenhaus and Beutell, 1985). Because the respondents in the conflict-ridden group devoted more hours to housework than entrepreneurs in the other three groups and worked full-time in their businesses, they were constrained and experienced much conflict. The above assumption is supported by Burke and Bradshaw (1981) who found that the work-home role conflict was positively related to the number of hours worked per week among dual career women. One reason why this group performed more housework than the other groups was because the majority of the respondents were women (8 out of 10). It is significant to recognize that the group who performed the least

amount of housework was the business-centred group with the majority of males belonging to it. Since there are ideological expectations that dictate that women should be primarily responsible for household and child-care, many women find themselves conforming to these expectations. Family commitments can explain why women in this sample and in similar studies experienced tension between their personal and business lives (Neider, 1987; Belcourt, et al., 1991). This finding demonstrates that an inequitable division of labour within the household between the self-employed men and women within this sample still exists. Further, it illustrates that normative expectations of men and women are still very much gendered with respect to the domestic division of labour, which Epstein (1977) also found in her study. In addition to housework, respondents in the conflict-ridden group had two or more children. It is interesting to note that the two men in this sample with three or more children fell into the conflict-ridden group. Hence, having more children increases the domestic work load. These findings are consistent with Keith and Schafer (1980) who found that higher levels of work-family role conflict were experienced for larger families. Also 7 out of 10 respondents of this sample had children in the 6-12 age bracket which made juggling the responsibilities of both business and family more difficult. This is consistent with Greenhaus and Kopelman (1981) who found that parents of younger children experienced more role conflict than parents of older children. For all these reasons one can

assume that this group experiences conflict to a larger degree than the other groups.

Overall these findings suggest that the experiences of coordinating business and family obligations among female entrepreneurs in the conflict-ridden group are not much different from those of other women in dual-career marriages (Falkenberg and Monachello, 1990; Holahan and Gilbert 1976).

Family obligations

Respondents were directly asked whether family obligations affected their businesses in any way. Findings reveal that generally respondents from all four groups admitted to family activities affecting them. This finding is inconsistent with the responses from the Likert questions. Surprisingly, four out of the five male respondents from the balance group stated that family obligations affected them. Moreover, all three female respondents in the balance group replied "sort of" to the set of open-ended questions on the same issue. However, in the Likert questions they contradicted themselves.

Inconsistencies also occurred in the responses by the entrepreneurs in the conflict-ridden group where some respondents claimed that family did not affect them. Among them one male respondent said family obligations did not interfere with his business, and one female responded "sometimes." However, in the Likert questions, responses were opposite to the ones stated above.

All the entrepreneurs in the family-centred group admitted

to family affecting them which is consistent with their responses from the Likert questions. However, responses from open-ended questions revealed how and why family obligations effected these owners which the Likert questions did not capture.

Nine out of the nineteen respondents in the business-centred group claimed not to be affected by family responsibilities. However, eight of them were, and one respondent replied "sort of." Among those affected were four out of the seven women and four out of the twelve men. It is surprising to find that according to the material drawn from other questions in the same data set, nearly half of the business-centred group was affected by family obligations. However, responses from the Likert questions suggested that their businesses influenced family activities and not the reverse.

These contradictory responses demonstrate that coordinating business and family responsibilities is a lot more difficult than people imagine or are willing to admit to themselves or others.

It also stresses the need to ask questions in different ways to adequately capture the outcomes of coordinating business and family among this sample of entrepreneurs. Through the responses from open-ended questions we learn that the three most common ways in which family obligations affected respondents in all four groups are feelings of guilt, involvement with children's

activities and business expansion. Their dilemmas around these issues are examined below.

Feelings of Guilt

Respondents in the business-centred group said they were affected by family activities. One respondent disagreed on all three Likert questions asking whether family affected her business and agreed on all three questions asking whether her business affected her family. Yet in the open-ended questions, she talks about how family responsibilities affect her psychologically in terms of guilt because she does not spend enough time with her children. This pattern of inconsistent responses also occurred with two other female entrepreneurs. One of the female respondents had teenaged children and the other had young children under five. The latter respondent seems to be affected by guilt more than the former respondent. This business woman confessed that she could no longer bear hearing from her husband that her five year old daughter keeps asking him "when is mummy coming home?" and "why is mummy not home?" She was deeply affected by this psychologically to the extent that she is reducing her workload and restructuring her business so she can operate it from the home. It is not surprising to find that women were affected in this way, which is consistent with other research. However, it is important not to overshadow the response from one of the male respondents (with young children) who also claimed to be affected psychologically by family commitments in the same way as the women above.

Involvement with Children's Activities: Family-centred, Conflict-ridden and Balance Groups

The small business owners from the conflict-ridden, family-centred and balance groups all expressed concerns about involvement with children's activities. Even two of the entrepreneurs from the business-centred group were affected in this way.

One respondent said the following:

"definitely ..there are all the activities kids are involved in..there is a big time commitment with them..school activities all effects the way you do your business.. the clients you take based on the commitment of the job and the hours you work...the age the kids are in now is more demanding because they are involved in a lot of activities with school, especially since the cut back in school so we have to get them involved outside of school in extra activities...you have to time to spend with them so you know what they are up to" (female respondent in conflict-ridden group, children ages 6-12 yr).

"in a sense ...determining my work schedule..yes if I did not have kids I would probably be busier and take more holidays" (male business owner in the balance group with two children).

The responses reveal how involvement with children's activities impacts the time these entrepreneurs can spend in their business; this makes time management more difficult. However, answers from the Likert questions did not capture the obstacles preoccupation with children's activities can place on the business lives of these entrepreneurs.

One male respondent from the business-centred group consistently disagreed on all the Likert questions asking whether family responsibilities affected his business. Yet in the open-ended questions, he claims to have worked less hours in

his venture because of his children's activities. The same pattern of inconsistent responses emerged from another male entrepreneur who closed his restaurant on Sundays to spend time with his family. These examples demonstrate how family activities can affect business hours and the inconsistent ways these entrepreneurs perceive these pressures.

What the responses for the open-ended questions also reveal is that time invested in children's activities is influenced by the age of the children. The business owners had to be selective with the type of clients they chose, so that they could be flexible enough with their work to also accommodate their children's schedules into their work lives.

There did not appear to be gender differences in some of the ways children's activities affected the respondent's business. Similar to the women, the men seemed to take an active role in raising their children, not a passive role with little involvement which is often associated with watching tv while children played on their own. Another way in which children influenced the enterprises of these entrepreneurs was business expansion. This is examined below.

Business Expansion

Postponing expansion of the business in order to spend more time with their children was a common problem expressed among the business owners in the conflict-ridden and family-centred groups and is consistent with both sets of questions. However, an unexpected finding was that four out of the five male

respondents in the balance group claimed that family obligations influenced their decisions to expand their ventures. Although the entrepreneurs from this group had businesses that were ripe for expansion, they did not expand because they had children under the age of twelve. This information was captured in the responses from the open-ended questions. It is important to note how this combination of measures shows that for some entrepreneurs it is very clear in their minds how family or business is affected by time allocation in one sphere or another. Yet for other business owners these pressures are not well defined.

Yet another surprising finding was two of the four male respondents in the business-centred group confessing that they would like to expand their businesses. This however, was not possible because of family obligations. Here responses from other questions yielded inconsistent responses. One owner strongly disagreed on two statements, "family responsibilities took up time he would like to spend in the business" and "household responsibilities took time away from his business." However, in the responses from the open-ended questions we learn about this business owner's inability to expand his enterprise because of his seven month old baby. Another male entrepreneur from the same group confessed that he "would be a lot more aggressive take more risks and make more money" had it not been for his family commitments. This is an important comment since "risk taking" behaviour is often associated with expansion.

One of the two male entrepreneurs in the conflict-ridden group also responded differently when the open-ended and Likert questions were compared. He answered "no" on the open-ended question which asked whether or not family obligations affected him. Yet his answers from the Likert questions were contrary to the open-ended ones. Further probing led to a discussion about him wanting to expand his business and his decision not to because of his commitment to coaching his son's hockey games. The responses reveal that generally entrepreneurs with young children (under 12) are unable to expand their businesses. We learn that since children of this age group require more attention, these entrepreneurs chose to opt for the status quo in their businesses. Some male entrepreneurs value increased involvement with children's activities more than expanding their businesses. This is consistent with Pleck's finding (1985) on husbands increasing their time in child-care. However, one must also recognize that the financial position of these entrepreneurs influenced their decisions as well. Again, it is important to emphasize the need for further probing and asking several questions.

Women in the family-centred and conflict-ridden groups were also affected by their children in terms of business expansion. They postponed business expansion until their children reached an age when business commitments would not challenge family arrangements. This expansion postponement is made obvious in the following statement.

"If I did not have a family I would concentrate more time in the business..but we chose that we want to invest time in the family..we could expand if we wanted to" (male, balance group with children between the ages of 3-6).

"Yes..if I did not have a family I would probably socialize more..I never thought of that..I would be doing work with the business... hire more workers to do data entry I would be busier and would not be juggling family and business....I see more work in the business when the kids get into school and stuff, that will change and then I will be able to work more like in an office" (female, family-centred group, children aged 3-6 and 0-3).

We saw earlier that some of the male respondents chose not to expand their business and rather invest that time in their children. But the decision by the female respondents not to develop the enterprise may, on the surface, appear to have been a voluntary choice. However, on closer look it appeared that many of these female entrepreneurs were indeed constrained by family obligations more than their male counterparts. As a consequence, these female entrepreneurs constructed their businesses within the parameters of their families. That was not really a choice because as women it was socially expected of them to take this option. The fact that negative sanctions continue to be imposed on women for not placing their family commitments in the forefront of their lives could explain why these female owners chose not to reject cultural expectations of women's roles within the household. This gendered ideology had important implications for the type of enterprises these female entrepreneurs chose, how they conducted their businesses, and how they made them revolve around their families. Their children's life-cycle also had a significant impact on their

business activities. This result is consistent with that of Brown (1988) where family and personal responsibilities were ranked third out of 14 factors perceived as limiting business activity. However, in Brown's study there is no reference to the age of the children, which the present study demonstrates is very influential.

Balance Group: Experience the least amount of conflict

The responses from the Likert scale suggest that entrepreneurs in the balance group do not experience problems in reconciling business and family. But relying on the open-ended questions and further probing around these issues we learn that they do in fact experience difficulties. Therefore classifying them as a group in balance is inconsistent with their responses from the open-ended questions. However, relative to the problems experienced by the respondents in the other three groups the tension they experience appears to be of a lesser degree.

Upon examining the women in the balance group, we find from the other questions that two out of the three female entrepreneurs in this group claimed they experienced "minor" problems. One female respondent described these problems as follows,

"on occasion there are certain events where child and business conflict but my priorities are clear-my child comes first" (female in balance group).

"If there is an illness of the child I will spend time with him..I don't see it as a problem..the people I market to do not require immediate catering to ..I have structured my business to deal with these types of interruptions" (female in balance group)

"I have an employee who is physically present in the home so that there is someone home when my son comes home from school" (female in balance group).

One reason why these business owners encounter only "minor" problems compared to the women in the other groups is the clarity of their priorities. They structured their business work around potential family interruptions. One respondent conducted most of her business through the mail so she could be at home. The other hired a female employee so that someone was present in the house when her son came home from school. By including family needs into their business plans we see how women in the balance group managed to reduce tension between business and family commitments compared to women in the other groups. When one compares their experiences with those of their male counterparts, there are gendered differences. Women still perform more housework than the male entrepreneurs with full-time working wives and those men who establish their businesses to accommodate family, have a nanny to assist them. These gendered differences occur between male and female respondents within all four groups.

It is of interest to note that, among the five male respondents in this group, two established their businesses to look after the children while their wives worked. Why then does balancing business and family responsibilities not pose a problem for them as it did for many of the female business owners under similar circumstances? For one, these two male entrepreneurs claimed that they divided household chores

"equally" with their spouses, hence, had their wives to assist them. However, since they were home-based and both had wives with professional jobs (lawyer and social worker) earning more than they did one would expect them to perform more household duties, according to resource theory. This is because these men have fewer resources to bargain with relative to their wives (income) and being home-based, they were more available to do the housework. Resource theory in part explained why women in the conflict-ridden group performed most of the housework under similar conditions. However, in the case of these two male entrepreneurs the resource theory does not hold because the division of household duties was equal for the men but not for the female entrepreneurs with full-time professional working husbands. Why then do the factors of being home-based and having a full-time working professional spouse earning a higher income not influence the division of labour in the household of these two male business owners the same way as it did for the females in the conflict-ridden group? In their case, gender prescriptions around family obligations explain why even the professional wives of these men still perform half of the housework as cultural expectations of women require them to do so. Apart from having a "wife" to rely on doing the housework, one of the male respondents had hired a nanny to look after his son while he worked in his home-based business. The other male entrepreneur was also considering hiring outside help. The way these two self-employed men arranged their domestic lives

clearly demonstrates that it is not working full-time or having a professional spouse earning more that influences the division of labour within the household, but rather that housework is still woman's work and that gender explains this difference. This gender ideology becomes an advantage for men by minimizing housework and by taking more time for business responsibilities and leisure.

Overall, there are several factors that can explain why entrepreneurs in the balance group might experience conflict to a lesser degree than the entrepreneurs from the other groups. For one, individuals from the balance group worked less hours in their businesses compared to respondents from the business-centred and conflict-ridden groups. They also performed less housework compared to respondents in the conflict-ridden and the family-centred groups. This can be explained in part by having smaller families (one or two children). Also the majority of respondents in this group were male who had a spouse or a nanny to rely on with household chores. Hence they had fewer domestic responsibilities compared to their female counterparts in all the groups including the balance group. By combining the two measures one can conclude that women experience more problems in coordinating business and family needs than their male counterparts, which stems from gender ideology that prescribes domestic roles for women. These expectations constrain the way these women can run their businesses. For men, these gendered ideologies can be used to their advantage because they are

excused from taking full responsibility within the household, even when they establish their businesses to assume primary responsibility for their children. Therefore, the self-employed men in this sample can devote more time and energy to the business or to leisure unlike their female counterparts.

Overall the findings suggest that the respondents in all four groups are affected by the family in some way. However, the differences lie in the extent to which family affects them, and in this study having a spouse to off-load family activities and household chores determined the degree of conflict experienced. This was the main factor distinguishing the male and female entrepreneurs.

Last but not least, the findings clearly demonstrate that understanding the outcomes of coordinating business and family requires many different questions on the same issue. The typology did not capture in depth the conflict that business owners are faced with in the process of meeting the competing demands of business and family. The problems are a lot more complex and therefore required extensive probing and many questions to get a clear sense of the business owners experiences.

Satisfaction with Household Arrangements

Another possible outcome of coordinating business and family arrangements for entrepreneurs with families is their satisfaction with household arrangements. I asked respondents directly how they felt about these issues. The findings revealed

that seventy-nine percent of the entrepreneurs in the business-centred group were satisfied with their household arrangements. All the respondents in the balance group expressed satisfaction with their part of domestic responsibilities. Two out of the three respondents in the family-centred group, were also satisfied. However, seventy percent (7 out of 10) of the respondents in the conflict-ridden group were dissatisfied with their share of domestic chores (six of the eight women and one of the two males).

Explanations for Satisfaction and Dissatisfaction with Household arrangements:

It was not surprising to find that most of the respondents in the business-centred group were satisfied with their domestic arrangements (five out of seven women and ten out of twelve males). This is because they performed the least amount of housework compared to the respondents from the other three groups. Women in this category were content with their situation because they had very supportive spouses who helped them at home and 71% claimed to perform less housework since they were self-employed. Because these women arrived home after their husbands, they were not responsible for cooking and picking up the children from school or daycare. The women with older children engaged them in the household and looking after younger siblings. It is interesting to note that the two males who expressed dissatisfaction said they wanted to help out their wives more with household duties. One female respondent was not content for the same reason as the two men above, and the other

female entrepreneur was dissatisfied because she was overloaded with household responsibilities.

All the respondents in the balance group were content with their arrangements. This could be explained by having smaller families and a supportive spouse to assist them at home. Although we learned earlier that this group also experiences conflict, one can assume that there is a greater degree of harmony in their family and business arrangements compared to the other groups.

Two out of the three entrepreneurs (one male and one female) in the family-centred group were satisfied with her household arrangements. One of the women had a cleaning lady and the male respondent had his wife to assist him. The one female respondent who was dissatisfied said she needed a "cleaning lady".

The majority (seven out of 10) of the business owners from the conflict group were dissatisfied with their domestic responsibilities. Among them, six out of eight of the females and one of the two males expressed dissatisfaction. The factor that distinguished this group from the other three groups was that they devoted the most hours to housework. Also, eighty percent of the respondents in this group said they performed more or the same amount of housework since they were self-employed. A large proportion of the individuals claimed that their household and business responsibilities were so demanding they had to be met at the expense of themselves. This situation

further explains why they expressed discontent. One respondent lamented,

"Too many things being compromised..no solution..it could be changed if people are willing to change" (female in conflict-ridden group).

One explanation as to why respondents in the conflict-ridden group were performing most of the housework is that they have husbands who are in professional occupations (lawyers, nutritionists, doctors, company managers). Several studies (Falkenberg and Monachello, 1990; Beutell and Greenhaus, 1982) conclude that often the husbands career is considered more important. This limits the wife in her business management because she is expected to take on more domestic responsibilities so that her husband can pursue his career. The husbands of the female entrepreneurs in the conflict-ridden group seemed to consider their work to be more important than that of their wives. Another reason for performing more housework compared to the other groups was having larger families and young children. This is in accordance with Meissner et al. (1975) who found that, among 340 married couples in Vancouver, demands of housework were greater among those with young children. The findings demonstrate that respondents in the conflict-ridden group experience conflict to a larger degree than entrepreneurs in the other three group.

Overall, only 20% of the women from the entire sample claimed to perform more housework since they became self-employed compared to 45% of the men. The increase in household

duties among men can be attributed to more time spent on child-care. This has been considered to be one of the most significant transformations of men's involvement in domestic labour (Luxton, 1990). What distinguishes many of these self-employed fathers from those in the general workforce is working at home. Operating a business from the home can increase demand to perform more domestic work as one male respondent described it,

"I run the household..I do all the cooking, vacuuming because you are positioned in the home..before I did not do anything..above all it makes you more maternal" (Male from the family-centred group)

This finding is consistent with Ross (1987) and Pleck's (1985) results showing an increase in household activities among men.

Overall the findings reveal that more men (85%) than women (55%) are satisfied with their household responsibilities. An interesting question that merits attention is why some of the male entrepreneurs who claimed to be performing more hours of housework, would be satisfied with their household arrangements. One possible explanation, apart from devoting fewer hours to housework compared to their female counterparts, is the type of tasks they perform. These men enjoyed child care. The women on the other hand were left performing the more routine and less pleasant jobs like house cleaning, cooking and laundry. This is consistent with Staines and O'Connor's (1980) study which confirmed that men assumed most of the leisurely type activities in taking care of the children. Luxton (1990) also found in her study that the women were left with more unpleasant chores.

Most of the female entrepreneurs and the wives of the male

business owners in this study were primarily responsible for indoor household tasks such as preparing meals, indoor cleaning and washing. This result is consistent with Belcourt, et al. (1991) who found that female business owners were primarily responsible for managing the household. However, Belcourt et al. (1991) did not distinguish between full-time and part-time business owners. This finding concurs with Cozen and West's (1991) research who demonstrated that dual-career women still performed the stronger gender typed tasks. Cozen and West (1991) described women's household tasks as being less "discretionary," which means that a meal for example, cannot be put off until tomorrow. This contrasts with men's tasks which on the whole, are more "discretionary" with respect to scheduling (Cozen and West, 1991). Their finding is consistent with the results of this study. Even the male entrepreneurs who established their businesses to look after the children, were not primarily responsible for performing the less "discretionary" tasks such as evening meal preparation. These findings serve to demonstrate that the division of labour within the household for entrepreneurs in this sample was still gendered, and it explains why men were more satisfied with their domestic arrangements in contrast to their female counterparts.

It is interesting though not unsurprising to discover that although the male business owners claimed to perform more housework since they became self-employed, the female entrepreneurs in all the groups were still devoting more hours

to domestic work compared to their male counter parts. Almost all the women (85% 17 out of 20) perform 20 or more hours per week on household duties compared to 45% of the men. Also no man claims he performed more than 39 hours per week whereas 25% of the women did so. Longstretch et al. (1987) came to the same conclusion; they found that full-time self-employed women spend more time on household work than their comparable male counterparts. Also Belcourt et al's. (1991) results support the findings of this study. Both show that full-time woman business owners were more burdened with domestic responsibilities than the male entrepreneurs. Several research groups (Keith and Brubaker, 1979; Keith and Schafer, 1980; Lein, 1974), also agree that women took on the organization of the household in addition to performing them. All of these findings suggest that the female business owners and women in the labour force have similar experiences with respect to their household responsibilities.

Why are female entrepreneurs performing more hours of housework than male entrepreneurs?

Explanations can be found in resource theories (Blood and Wolf, 1960) where education and income act as bargaining tools in the sharing of household labour. Since most of the self-employed women in this study earned less than their husbands, (especially the women in the conflict-ridden group who had professional husbands) they had less bargaining power than their husbands concerning decisions around the division of labour within the household. Having less bargaining power could explain

why the women in this sample, especially those in the conflict-ridden group, still performed more housework than their husbands. This explanation also holds true for some of the self-employed men. They were earning more than their wives who were working part-time or not at all and therefore possessed more bargaining power concerning decisions taken in who does what in the household. However, this approach falls short in explaining why an equal division of household labour would occur for some of the self-employed men who were earning less than their wives. It also falls short in explaining why an unequal division of the household would occur for the highly educated self-employed women of this sample. If there are powerful norms making housework woman's work then accepting an equal share may be a big step. The woman's bargaining power is sufficient to ensure this change but not the more substantiated one where the man does most of the housework. The unequal division of household chores for these business women can be better explained by feminist theory, which suggests that "housework is still woman's work." These social norms for men and women dictate socially sanctioned rights and responsibilities (Meissner, 1975). Also women incorporate the idea of housework as women's work into their self-image by proving that they are good wives by doing all the housework (Ferree, 1990). This attitude seems to play an important role in explaining why women in this sample perform more housework than their male counterparts. Another explanation lies in the fact that many women establish their own businesses

to attend to family needs and to fulfil their traditional role within society. This places them in a lower income bracket than their husbands because family responsibility places restrictions on the type of business and degree of involvement they can have. In their case both material conditions and societal values play an important part in constructing a gendered division of labour within the home.

The findings clearly demonstrate that housework had a significant impact on the individuals involved, especially women, and determine the overall experience of reconciling business and family duties. Since women are still performing more housework than their male counterparts, their situation is unique to them as women and they do not fare as well as their male counterparts in their entrepreneurial endeavour. They are, with a few exceptions (as seen above) at a disadvantage with respect to coordinating business and family needs. Based on these findings, housework should be viewed as a serious deterrent for business activity if it involves full-time commitment to work. Housework is also the main factor that distinguished the male and female entrepreneurs within and between all four groups.

Attitude to present situation

Entrepreneurs often establish their businesses with clear goals and have motives that range from financial, personal or to create a better balance with their family and business lives. However, some entrepreneurs find themselves in situations

where their actual circumstance is incongruent with their initial expectations. How then do self-employed individuals deal with their present situation of balancing business and family responsibilities?

Exploring how self-employed individuals cope with the demands imposed on them might add to an understanding of their management of business and family. To accomplish this I adapted a typology from Belcourt et al.'s (1991) study, (originally adapted from Hall's typology of coping responses) which proposed three types of coping strategies in ways of managing family and business needs: 1) changing that which is expected of you within the household or business, 2) redefining your priorities, or 3) "doing it all" by taking on full responsibility for both household and business activities. Hall predicts that only the first two will be effective in lowering the level of stress experienced (cf. Belcourt et al., 1991).

Changing Expectations

The findings of this study suggest that the majority of women in all the groups (except for the conflict-ridden group) dealt with their current business and family commitments by changing their "expectations" in terms of their roles within the household and acted on these expectations by redistributing household chores between their spouse and children. This redistribution of work enabled them to adequately fulfil their business commitments which have been increasingly recognized by their spouse as important sources of supplementary earnings.

This change in attitude might also explain why these women were satisfied with their household arrangements and why they performed less housework than the women in the conflict-ridden group. Attitudes women have towards their work responsibilities (both paid and unpaid) affect the way they are willing to perceive a change in the gendered division of labour inside the household (Luxton, 1990). These women like those in Luxton's (1990) supported the idea of redistributing the domestic labour by increasing pressure on their husbands and children to assist them. Luxton (1990) interpreted these attitudinal changes as "women challenging the existing ideology and practice of the gendered division of labour" (Luxton, 1990:44).

The female business owners in this group had older children and were in a certain phase in their lives where they could risk working outside the home. They seemed to have reached a phase in their lives where they were questioning their role, and the equity of their role within the household and in the context of a full-time business owner. These findings reveal a dynamic element in the existing relations between entrepreneurs, their businesses and children. The relations between them are constantly changing and because they are so tightly connected we see how they influence each other, especially the life-cycle of the children on the business.

Doing it all

The situation of this group of woman business owners is very different from the previous group. Five out of the eight

women in the conflict-ridden group tended to "do it all," which could explain why they devoted over thirty hours or more to housework. One respondent described this situation in terms of "being everywhere for everyone except for me." Four of the female respondents from the conflict-ridden group lamented about suffering "themselves" in their struggle to coordinate business and family duties.

"I suffer because no matter at what cost, I am always meeting everyone's needs" (female from conflict-ridden group).

In order to meet the demands of both the household and business, these women had to sacrifice their own time which increased stress. This finding is consistent with Stoner, Hartman and Arora's (1990) study which found that the inability to pursue personal interests was one of the top four ranked conflict dimensions among self-employed individuals. The women in this group also stated that "everything" suffered. Having "everything suffer" serves to illustrate the negative consequences that ensue from being pressured into meeting the demands of two full workloads within the family and the business. Those women who attempted to complete their work were "burnt out" for doing it all or stressed out for incompleteness of the tasks they set out to do. This finding is consistent with several studies on dual-earner women. For these women in particular, although not unlike other full-time employed parents, paid employment does not automatically trigger any notable shift in the division of labour at home and leads to a

double day, or as Hoschild and Machung (1989) describe it, "a wife's second shift" of unpaid work.

Overload was minimized to some extent by the women in the business-centred and balance groups by delegating household chores and heaping responsibilities on their family to meet deadlines unlike the women in the conflict-ridden group. This is consistent with Hall's prediction that efforts to respond to all demands does not lower stress (cf. Belcourt et al., 1991). Part of the explanations for why these women are more inclined to "do it all," apart from enacting traditional roles, links back to the discussion earlier about having professional husbands and larger families. It is however important to point out that the women in the conflict-ridden group (just like those in the other groups) may not be fixed in their situation. They could change their business and family arrangements to resemble those of the women in the business-centred, family-centred or balance groups as their children grow older, or as they change their own expectations. Their life situation and attitudes are always subject to change and should be perceived as a process in a particular point in time.

Redefining Priorities

Most male business owners coped differently than their female counterparts in coordinating business and family obligations. They "redefined their priorities," to either justify working long hours in the business, time spent with their families, or to rationalize becoming self-employed in

order to assume primary responsibility of the children while their wives worked. The priorities of these owners are also subject to change, for those who just established their businesses their priority is the enterprise. Other entrepreneurs who have already worked in their business for a number of years are at a different stage in life where family is valued more. These changes are not only influenced by the life-cycle of the children and their own development, but by the larger society, namely changes in normative expectations of men's and women's roles within the household and in child rearing.

For some of the male business owners, working long hours at the expense of family time seems justified or rationalized in terms of needing to work to support their families. This comes as no surprise since the majority of male respondents in this group had either a spouse working part-time or not at all who they had to support financially. Those male entrepreneurs that took time off from their businesses to be with their families justified doing this by expressing the joy they experienced just being with them. Respondents clearly stated that they did not want to lose out on their children's childhood. Here are some of their voices that reflect these points,

"I tell my wife that I don't spend enough time with the business but when I am with the family I am satisfied" (male from conflict-ridden group).

"I have backed off on the business more. I am trying not to work on Saturdays to be with the kids..they have hockey game..I would normally expand and spend more time in the business but the kids are at an age where they needed time and I want to be there" (male from business-centred group).

These responses echo the voices of several male respondents who specifically closed their businesses on weekends to take part in their children's activities. By redefining their priorities the male entrepreneurs were able to justify sacrificing their businesses to spend time with their families. This is consistent with Pleck's (1978) research who found that husbands were more involved with their family roles.

Redefining priorities as a means of justifying a current choice, is applicable to the three men who established their businesses to look after the children (two from the balance and one from the family-centred group). There were only three out of the twenty male respondents who established their businesses for the above reasons, but their voices should be heard. These men were home-based, primarily responsible for their children, and had professional working wives who were the main income earners. Although it was not the intent of the study to focus on what leads these male entrepreneurs into the decision of establishing their businesses to assume primary responsibility of the children, it is a question worth asking. It is interesting to note that all three of these men had careers in very specialized fields (relative to the other entrepreneurs in this sample) which made finding a job difficult for them. For two of them, it could have been a means of rationalizing the blocked mobility they experienced in the occupational structure. Another important factor that could help to explain the process that led to this decision is their level of education. All three of these

men were highly educated with a PHD, an MBA and a degree in Graphic Art. Since these men had a high level of education and were economically secure, they were probably more secure in their "maleness" and therefore did not mind risking deviation from the norm and assuming full responsibility for child-care duties. They were more likely to find themselves in a supportive position among their peers, since performing housework, which is generally associated with "woman's" work, is conceived as "progressive" in their circle of friends when performed by a male. In their case there seems to be a positive connotation associated with men performing housework. Thus it makes choosing to establish a home-based business for familial reasons all the more rewarding. These conditions can explain very well the overall satisfaction they experienced in their new roles. This finding is contrary to Keith and Schafer (1980) who found that men engaging in more feminine chores were prone to loss of self-esteem or had identity problems. It can be argued that this dissatisfaction occurs for working class men who may not be financially secure and therefore not as secure in their maleness, especially if their "maleness" is based on the stereotypical notion of being the primary breadwinner. This was found in Luxton's (1990) study, where some working class men were afraid that if the public knew they were involved in domestic labour they would be teased and ridiculed. One man did the vacuuming on his knees so that no one would see him, other men only did tasks inside the house (refused to hang out the

laundry) (Luxton, 1990). In their case a negative stigma would be attached to their choice of performing "women's" work. These circumstances are in contrast with the male entrepreneurs in this study who were content with their role as a self-employed parent assuming most of the child care responsibilities. This is consistent with the findings of Staines, Fudge and Pottick (1986) that show that dual-career husbands are increasing their participation in the family, are adapting to this new role, and are enjoying increased involvement in it.

Although this group of self-employed men can be viewed as an anomaly, their situation can give us insight into a pattern that might reflect a future trend within the labour market. With the increase of educated people, especially among the self-employed, and the redefinition of family values for both men and women, one could assume that the process of change may move in the direction where more self-employed men are choosing to operate home-based businesses to accommodate family responsibilities. It is important to recognize that several male entrepreneurs who would like to take on more of the familial role still experience social pressure because normative expectations about these roles are still very gendered. This is manifest in the following comments:

"my wife has problems dealing with me. She is basically envious..its a reversal..I don't know if that's a problem. I have never been in a situation where I have worked and my wife hasn't..my mother always worked at home..I mean that the traditional model right-a man works and a women stays at home and like my parents that was never a problem for them...my mother was never expected to work..now my wife would like to be me the one working at home and that is how

she views it..she is dissatisfied fed-up with what she is doing so that creates problems for us..we do talk about it its something that comes up" (male in the balance group assuming primary responsibility of the children).

"Balancing family and business needs has had a toll on our relationship..it will improve after my decision to get to work only one day a week..that will help our relationship..he wants to do that too..to be at home with our daughter and work once a week ..but I won..mothers should do it" (Female in business-centred group, one year old daughter).

This self-employed woman just had a baby and owns and operates a partnership business with her husband outside the home. They both want to work one day a week in the business so that they can accommodate family needs. But she got her way simply because she was a female. This serves to illustrate that there are self-employed men who would like to be at home and look after the children, but are not given the chance. Their voices should be heard in the realm of the domestic sphere, just as women's voices should be increasingly heard within the business sphere.

The findings of this study suggest that the self-employed women from this sample either changed their expectation or "do it all" in the business and household, whereas men redefine their priorities. Perhaps these women did not have to redefine their family priorities because they were already socialized into placing family duties in the forefront of their lives. The male respondents seemed to be faced with the dilemma of wanting to set up their business for long term stability versus nurturing their children. Overall, it appears that some of these male entrepreneurs are faced with similar predicaments of

creating a better balance between their family and business lives. However, the nature of their problems and the way they are for women experiencing them still remain very different and gendered.

From this micro analysis of self-employed individuals we learn that the arrangements small business owners make are always changing. We heard the business owners own voices about how interconnected family and business life-cycles really are, cycles that are also influenced by social time, or changes occurring in the wider society (cf. Hagedorn, 1980). Business, family and the entrepreneurs themselves are all functioning in a society that is undergoing major normative and economic changes, changes on the macro level which penetrate and influence their overall experience on a micro level. With this in mind, the experiences of these entrepreneurs should be understood as a particular position and experience in time. Nearly everything in life is in a state of constant flux- as well as how you deal with these changes. Women in the conflict-ridden group may have similar outlooks as those in the other groups in time as their family and businesses change. Likewise, entrepreneurs in the balance group might shift priorities of family to business as their children grow older. The normative timing of life events and changing social roles that are in transition, are subject to change for these entrepreneurs and may be dissimilar for future entrepreneurs-leading to very different family and business arrangements.

Conclusion

How business and family life are organized is linked to the motivation for becoming self-employed, a decision made within the context of these entrepreneurs lives as parents. The perception of family obligations and how these self-employed men and women act on them were gendered, helping to explain why men and women established businesses for different reasons. The male entrepreneurs in this study were motivated primarily for "financial reasons" and "to be their own boss." But there were also a few self-employed men who established their enterprises for familial reasons. The female entrepreneurs in this study sought self-employment for "greater flexibility" in order to balance family and business needs. The women with older children established their enterprises to create a better equilibrium within their own lives (self-satisfaction). The motivation for becoming self-employed for entrepreneurs in this study was influenced by what they perceived as their responsibility in the work and private spheres of their lives. This appeared to be gendered from the outset of establishing their businesses. Their commitment to family had consequences for the type of business they chose, how they ran their enterprises, the way they organized business and family, and the implications of this on their lives (Appendix D).

The subtle patriarchal expectations which emphasize that housework and child-care are generally associated with women, and the internalization of traditional norms around family,

helped to explain why differences between self-employed men and women emerged in the way business and family were organized. Gender ideology also explains why men and women were distributed differently between the four groups around issues of organizing business and family responsibilities. Out of the four groups, the majority of the male respondents fell under the business-centred and balance groups, whereas the majority of women fell into the conflict-ridden and business-centred groups. This means that more women than men experience a greater degree of conflict in coordinating their business and family commitments. Women performed the most hours of housework and did not have a spouse to rely on in assisting much with household work. Respondents in the business-centred group tended to organize their family around their business and separated the two environments. Those individuals in the conflict-ridden, family-centred, and balance groups on the other hand, tended to adapt their businesses around their families and tried to harmonize the two environments.

However, regardless of what group the women fell into, they tended to blend their business and household responsibilities. They also experienced guilt for not being available to their families. The women in the conflict-ridden group experienced problems of sacrificing themselves in the process of blending business and family; thus "everything suffered." In coping with their present situation some of the women (in the business-centred and balance groups) redefined the expectations for their

role as mother or wife, and in turn redistributed the responsibilities of this role to their children and spouse. These women were more committed to equal sharing and restructuring gender relations within the household. However, the group of women in the conflict-ridden group, tended to do all the housework themselves at their and their businesses expense.

The self-employed men encountered problems of scheduling in family time. Also some of the male business owners choose not to expand their ventures, and reduced their working hours because they preferred to be involved in their children's activities. They were torn between the normative expectations of being the primary bread winner and their desire to be more family oriented. How the men dealt with their situation was not influenced by what group they fell into, but by gender. Redefining their priorities was one way in which they coped with their present situation of allocating family and business time.

The analysis revolved around four groups which were formed and based on responses from six Likert questions. A series of open-ended questions were also incorporated into the analysis. Upon comparing the two sets of questions on the same issue inconsistencies emerged. The business-centred group experienced problems of spending less time with family. However, they down played the psychological effects family had on their businesses in the Likert questions. Responses from the open-ended questions revealed that they were affected by family obligations in terms

of guilt which is different from the other respondents. Responses from the family-centred group were consistent when the two sets of questions were compared. However, problems did emerge in the classification of the conflict-ridden and balance groups. The responses for entrepreneurs in the conflict-ridden group suggested that commitments to business and family were so great that they produced conflict. However, in the open-ended questions some respondents denied experiencing any conflict. Since conflict stems from performing too much housework and commitment to the family, a better and a more accurate classification of the conflict-ridden group would be a "family-centred group", but experiencing a larger degree of conflict relative to the other family-centred group.

Responses from the Likert questions among entrepreneurs in the balance group suggest that they experienced no conflict in meeting business and family commitments. However, the open-ended questions yielded responses suggesting tension. Four out of five men claimed that family obligations influenced their businesses. They too are affected by their family, however the degree of conflict appears to be less compared to the other groups. Classifying this group as one in balance does not reflect their real situation. Instead they too could be classified as a family-centred group, but one that experiences less conflict compared to the other groups.

Overall, the combination of measures show the complex and contradictory pressures on the lives of these entrepreneurs in

combining business and family and the inconsistent ways that they sometimes perceive them.

Chapter V

Purpose of the Research

This study was the first in B.C. to compare how male and female self-employed individuals organize their family and business responsibilities and to show the effects that this situation can have on their lives. It also examined whether or not the individual situations differed according to gender. In order to conduct this research a total of forty self-employed men and women were interviewed in British Columbia. Although time consuming, the interview was the only method which would have yielded revelations integral to the research.

The results of this study suggest that self-employed men and women organize their business and family responsibilities differently and experience outcomes that are unique to each gender. The analysis of the study indicates that gender directly enters into the process of coordinating business and family duties. Resource theories helped to explain why the division of labour was unequal for some of the female entrepreneurs. However this approach fell short of explaining why some self-employed males experienced an equal division of labour within the household. It was also weak in explaining why education as a resource did not assist women in their bargaining power over household labour. The perspective of gender theory, which claims that housework is still associated as "woman's work," helped to demonstrate these shortcomings and explain why so many women, and not men, fall into the conflict-ridden group.

Overall the typology is not a complete indicator alone of the situations entrepreneurs encounter in meeting business and family responsibilities. No entrepreneur is in complete balance, and all respondents undergo some form of conflict. By comparing responses from the Likert and open-ended questions, a greater understanding of the degree of conflict and harmony encountered by the business owners was achieved. Gendered differences between males and females in the four groups did emerge. Based on the classification of the four groups women tend to experience conflict to a larger degree than their male counterparts. This is explained by two factors that distinguish their situation from those of men within and between all groups: being primarily responsible for the household and not having a part-time or non working spouse to rely on for assistance.

Significance of the study

The findings reported in this thesis are informative from a theoretical and methodological perspective and offer several contributions to the study of self-employment among workers in British Columbia. This thesis shows us some interesting processes of change with women entering a part of the occupational structure in which they have traditionally been under represented. Today, this change is marked by their burgeoning numbers. Some of the women who have assumed the parental role are trying to assume an identity as "business woman." However, just as women take on entrepreneurial roles, this study gives insight into how men are reorienting themselves

in their roles as parents. Men have traditionally been known to sacrifice family time because of work. However, in this study some of the self-employed men opted for spending more time with the family and assume more of a familial role. These men are also seeking a better balance between their work and family lives like their female counterpart. What these findings suggest is that these entrepreneurs are experiencing a reorientation within the business world and the roles expected of them within their family lives.

The type of businesses these entrepreneurs operate fit into the gendered structure of work. Women were clustered in traditional sectors, creating and selling baskets, children's clothing or jewellery. Many established these types of businesses because they required less capital, lacked the experience in other areas or life style decisions involving family responsibilities. The male owned businesses were also traditionally gendered, they operated sports equipment shops and electronics and car repair businesses. In addition to operating traditionally gender typed enterprises, women and men differ in their experience of starting, capitalizing and running them. Women cite the opportunity for self-fulfilment and being on site for their children as reasons for choosing self-employment. These motives already influence the type of business they operate and constrains their workload. Men on the other hand established their businesses for financial reasons and since they had wives working part-time or not at all to assist them,

they were not constrained in their businesses. This clearly demonstrates how gender already plays an important role at the outset of establishing their business which sets the stage for how the two environments are coordinated.

Women tend to organize their business activities around their family and blend the two environments to gain respect and cooperation from their family in their business endeavours. Men on the other hand separate the two environments and organize their business around the family. The outcome of reconciling the two spheres for women is that they experience a greater degree of conflict than their male counterparts. This stems from women having to assume the role of primary care giver, hence they struggle to reconcile their business and family lives. Other obstacles unique to women are: creating boundaries between business and family environments, guilt for not spending enough time with the family and stress from doing it all. Men on the other hand experience problems of scheduling in time for family.

In the public sphere the conditions for the female entrepreneurs in this sample as well as for other women have improved in terms of education, employment, and status where "entrepreneurship is enjoying high status in the ranking of vocational choices" (Belcourt, 1991:53). However, the changes in their domestic lives have been much more difficult for women than for men. Inequality in the private sphere of women's lives still exists. This study demonstrates that these female entrepreneurs continue to perform more housework, more boring

tasks, and assume responsibility for activities which are often not voluntary, as they are for men in this sample. Even with recent changes in the expectations held for fathers, men's breadwinner role typically remains dominant. Men's freedom from domestic work relative to women's resulted in their ability to invest more time in their businesses or on themselves, when compared to women's (Shelton, 1992). The outcome of performing more housework is less time spent in the business which explains why the enterprises of many women tended to be small and stayed small. This leaves these women in a position where they have less financial bargaining power (despite their high level of education); it also demonstrates that they still follow traditional normative expectations of their roles within the family. These findings are consistent with Blumberg and Coleman (1989) who affirm that gender ideology disadvantages women within the power structure of the household. Although the men in this sample claim to increase their responsibility within the household since they became self-employed, they devoted most of their time to child-care. This is consistent with existing research and current trends. In this study, gender ideology is an obstacle for self-employed women in their businesses and within the home which is consistent with other research (Ferree, 1991).

Overall what this study suggests is that the work lives of these women business owners are quite similar to the work patterns of working women in general. They are both struggling

with having to reconcile household duties and paid work. Just as gender ideology affected women in general (in the type of employment and work hours they can work) the business women in this sample were constrained in similar ways because they had to establish smaller businesses and operate them from the home to be on site for the children. Hence, the findings of this study suggest that self-employment does not provide an escape for women in relieving them of household duties and lower earnings.

The issues raised in this thesis fill an important gap in the existing literature and provide a foundation from which future research can build. Before proceeding to future research, it is important to clarify the limitations of this research inquiry.

Limitations

Limitations occur because findings cannot be generalized to larger randomly selected populations. Although the data cannot be representative of the general population, it does shed light on situations experienced by some self-employed workers in Vancouver, which might be a shared experience among others outside the scope of the study.

There were also constraints in qualitative analysis. For example, considerable time during the interviews was appropriated to a discussion of the entrepreneurs actual housework responsibilities and no direct question on the attitude with regard to the performance of household tasks. More information is required in this area.

It was also conceptually difficult to categorize household activities. The entrepreneurs perception of performing certain household tasks needed to be more clearly classified. Gardening, repair, building, sewing and baking could be perceived as work or leisure activities for some entrepreneurs.

Problems which may impose limitations on this research also include inadequate means of ensuring confidentiality. Subjects might have been reluctant to reveal certain truths about their actual earnings. This is because small business owners in general feel vulnerable and threatened in discussing their income because of taxes. Hence, the earnings they claim to make should be accepted with caution.

From a methodological perspective, it was unfortunate that the researcher had to resort to telephone interviews on occasions where respondents would only agree to a phone interview. Therefore data obtained from this study was a mixture of face to face and phone interviews, hence not all interviews could be tape recorded.

Recommendations for Future Research

The fact that common issues are raised in the literature on entrepreneurship does not mean they have all been addressed. Several recommendations can be formulated at this point.

The findings suggest that there is a need for new theories of entrepreneurship which include the experiences of both men and women, and as Stevenson (1993) suggested, that challenge existing stereotypes. Fischer et al. (1993) have claimed that

there exists a lack of integrative framework for understanding issues related to gender. This needs to be further developed.

Research on how women are coordinating business and family is necessary to determine how to address the barriers experienced by women. These should focus on coping mechanisms. This should also assist women to improve their business experience, and overcome traditional norms of fulfilling traditional roles within the family that stand in the way of business endeavours.

A fourth recommendation is the issue of employing the "conventional" definition of success in research. In this study, I did not impose a definition of success. These findings demonstrate that for several women and a few men, success is having a better balance within their work and family lives. Therefore, success cannot and should not be universalized for entrepreneurs who find themselves in a situation unable to meet the conventional definition that is traditionally measured on "financial" terms. More voices by entrepreneurs on their definitions of success should be heard.

Also the notion of entrepreneurship should be redefined to include different types of men and women. This is because risk taking behaviour and business expansion are often characteristics used to describe entrepreneurs. However, some women cannot be risk takers or expand their businesses to the same extent as their male counterparts because they are constrained by their family responsibilities. This study

demonstrated that these definitions of entrepreneurship did not even apply to some male entrepreneurs who opted for spending time with their family over business expansion. Perhaps increasing numbers of small business owners will act in ways that are not entirely consistent with the image of the entrepreneur as "risk taker." In fact, this finding is not new since shopkeepers in Bechhofer and Elliott's (1981) study did not want to expand and take more risks, however, for different reasons than entrepreneurs in this study.

This study showed that differences in organizing business and family activities exist between self-employed men and women. Explanations for this revolve around their different value systems and their perception of their obligation with the family. More research is needed in this area to uncover to what extent these perceptions influence their entrepreneurial experience.

This research suggests that the life-cycle of the children has a major effect on business. What we need are studies linking entrepreneurial activity and the life course so that we focus on stages in family life. Research focusing on the extent to which the age of children influences the business expansion should be further developed. Although this study did not focus extensively on how the "type" of venture can influence business and family organization, findings did suggest that the "type" of business can impact on coordination. Therefore, generating more knowledge on factors influencing business and family would be useful.

This study is a step in the implementation of a scale that could measure the degree of harmony or conflict entrepreneurs experience in coordinating business and family activities. Although two sets of questions together provided information on these issues, a more accurate scale to measure the different degrees of conflict and harmony would be useful.

Current Trends

Overall we learn from this thesis that the entrepreneurs from this study are responding to the massive economic restructuring that is currently under way in Canada. With the downsizing of large corporations, weakening of labour unions, the lack of job security the advent of new technologies and more flexible labour forces, these entrepreneurs are securing their economic future by establishing their own businesses. This allows them to exploit market niches because of their flexible capacities to meet quick changing market demands. Many of the women are actively involved in raising a family hence choose to establish their own business. Yet others painted an idyllic picture of escaping their subordination within the workplace through self-employment. However, this study suggests that reconciling family and business life is not as easy as some entrepreneurs had initially dreamt it would be and many are still adapting and enduring the hardships. But the self-fulfilment and freedom entrepreneurship offers these entrepreneurs in their own unique way compensates for all the anticipated obstacles they encounter. Their decision to opt for

self-employment is part of the social trend in Canada where flexibility and control over one's own life is becoming highly prized.

Concluding Remarks

The findings demonstrate that self-employed men and women differ in starting, capitalizing and running a business. They also vary in their efforts to accommodate family and business commitments due to gender and subsequent different experiences within the labour market. These findings are consistent with the assumption stated at the outset of the thesis. The results lend further support to the claim that the experiences of self-employed men and women cannot be viewed without incorporating the traditional gendered roles of men and women within the family into the analysis.

In order to understand how business owners who choose to have families organize their business and family responsibilities within a changing society, the occupational structure and the family, it is imperative to continue to examine their "dual roles." This means that the voices of both men and women should be heard on these issues. This should help to identify factors which support or suppress men's and women's entrepreneurial initiatives and to create ameliorating strategies to better cope with and enhance the entrepreneurial experience that is becoming the norm within the workplace. This information should help men and women shape their own future (Campbell, 1994) when both are firmly committed to equal sharing

of the household and restructuring of gender relations within the labour market and the home.

The study of entrepreneurship has added information to the field and demonstrates that the impact of domestic responsibilities should not be underestimated in their effects on potentially viable businesses and on entrepreneurs themselves. This finding is not only interesting, but crucial for the well being of the future workforce, which is not becoming, but is the era of entrepreneurship. For these reasons this study was not only informative, but necessary and timely because of its contribution and insight into the work and family experiences of individuals in the labour force. These issues will continue to be important in the future since it is predicted that "entrepreneurship" will be the primary economic life-line of the future workforce.

BIBLIOGRAPHY

- Alfred, D.
1989 Women:Labour Market Paper: Employment and Immigration Canada.
- Arai, Bruce.
1995, The Petite Bourgeoisie in Canada PHD. University of British Columbia.
- Aronson, R.
1991 Self-Employment: A Labour Market Perspective, ILR Press: Ithaca, New York.
- Babbie, E.
1989 The Practice of Social Research Fifth Edition Belmont: Wadsworth, Inc.
- Bailey, K.
1978 Methods of Social Research (second edition) Kenneth New York: The Free Press, pp. 182-220.
- Barrett, Mary.
1994 Feminism and Entrepreneurship: Further Reflection on Theory and an Australian Study. Brisbane: Australia, P. 232.
- Barron, R. and Norris, G.
1976 "Sexual Divisions and The Dual Labour Market" in Dependence and Exploitation in Work and Marriage, ed's Leonard B. and S. Allen. London: Longman, p. 47-65.
- B.C. Stats, Planning and Statistics Division, Ministry of Finance and Corporate Relation, Labour Force Study, June 1993.
- B.C. Stats, Planning and Statistics Division, Ministry of Finance and Corporate Relation, Business Formations and Failures, 1993.
- B.C. Women's Programs
1985 Self-Employment in British Columbia Focus on Women: 1975-1984, September.
- Bechhofer, Frank and Brian Elliott
1981 "Petty Property: The Survival of a Moral Economy." Pp. 182-200 in F. Bechhofer and B. Elliott (eds). The Petite Bourgeoisie: Comparative Studies of an Uneasy Stratum. New York: St Martins Press.

- Bechhofer, Frank and Brian Elliott**
1985 "The Petite Bourgeoisie in Late Capitalism." Annual Review of Sociology 11:181-207.
- Bechhofer, Frank, Brian Elliott, Monica Rushforth, Richard Bland**
1974 "Small Shopkeepers: Matters of Money and Meaning." The Sociological Review 22 (4): Nov, 465-482.
- Belcourt, M, Burke, R and Lee-Gosselin, H.**
1991 Background Paper, The Glass Box: Women Business Owners in Canada, Ottawa: Canadian Advisory Council on the Status of Women, February.
- Belcourt, Monica.**
1987 "Nothing to Loose: Behaviour of Female Entrepreneurs." Canadian Journal of Administrative Sciences 4 (2): 199-210.
- Bell, Daniel.**
1973 The Coming of Post-Industrial Society. New York: Basic Books.
- Berk, S.F.**
1985 The Gender Factory: The Appointment of Work in American Households. New York: Plenum.
- Bertaux, D., and I. Bertaux-Wiame.**
1981 "Artisanal Bakery in France: How it Lives and Why it Survives". Pp. 154-81 in F. Bechhofer and B. Elliott (des). The Petite Bourgeoisie: Comparative Studies of an Uneasy Stratum. New York: St. Martin's Press.
- Beutell, N., and Greenhaus, J.**
1982 Interrole Conflict among Married Women: The influence of Husband and Wife Characteristics on Conflict and Coping Behaviour. Journal of Vocational Behaviour 21 p. 99-110.
- Blood, R., and Wolfe, D.**
1960 Husbands and wives: The dynamics of married living. Glencoe, IL: Free Press.
- British Columbia, Ministry of Labour. Women's Programs**
1986 Central Statistics: Survey of Women Business Owners in British Columbia and major Findings and Policy Implications, April.
- Bonefeld, W. and Holloway, J.**
1991 Post-Fordism and Social Form. Hampshire: Macmillan Academic and Professional LTD.
- Braverman, Harry**
1974 Labour and Monopoly Capital: The Degradation of Work in the Twentieth Century. New York: Monthly Review Press.

- Brown, J.**
1988 (July-August) Creating the New Economy: Women Entrepreneurs in Manitoba. Winnipeg.
- Brush, Candida.**
1993 Women's Management Styles and Strategies: a Literature Review. Boston University.
- Brush, Candida**
1992 Research on Women Business Owners: Past Trends, a new perspective and future directions. in Entrepreneurship theory and Practice, Summer, p. 5-30.
- Brush, Candida.**
1990 Enterprising Women: Local Initiatives for Job Creation, France: OCCD.
- Brush and Hisrich.**
1988 Frontiers of Entrepreneurship Research, Calgary: Babson.
- Burke, R.J. and Bradshaw, P.**
1981 August, Occupational and Life Stress and the Family, Small Group Behaviour. p. 329-374.
- Campbell, Kathryn.**
1995 Researching Women Entrepreneurs: A Progress Report. Canadian Women's Studies. 15 (1): 6.
- Canada Federation of Independent Business**, Research on Business Births and Deaths (1982).
- Cachon, J. and Carter, S.**
1989 Self-employed Females and the Workforce: Some Common issues Across the Atlantic. Journal of Small Business and Entrepreneurship. 6 4:20-31.
- Cohen, G.L.**
1988 Enterprising Canadians The Labour Force Statistics Catalogue 71-536.
- Coleman, M.**
1988 The Division of Household Labour: Suggestions for future empirical consideration and theoretical development. Journal of Family Issues, 9 p. 132-147.
- Collerette, Pierre and Aubry, P.**
1988 Socio-Economic Evolution of Women Business Owners. Women in Management Research Symposium.

- Collom, F.**
1981 Canadian Women Owner Managers. Ottawa: Small Business Secretariat.
- Coser, R. and Rokoff, G.**
1970 Women in the Occupational World: Social Disruption and Conflict. Social Problems. 18 p. 335-350.
- Coverman, S., and Sheley, J.**
1986 Change in men's housework and childcare time, Journal of Marriage and the Family 48, p. 413-422.
- Cozen, Jenny., and West, M.**
1991 Women at Work Open University Press, Milton Keynes: Philadelphia.
- Duffy, A., Mandell. N., and Pupo, N.**
1989 Few Choices: Women, work and Family. Toronto: Garamond Press.
- Eichler, Margrit**
1991 Nonsexist Research Methods: A Practical Guide New York:Rountledge.
- Falkenberg, L. and Monachello. M.**
1990 Dual-Career and Dual-Income Families: Do They have Different Needs? Journal of Business Ethics 9 p. 339-351.
- Ferree, Myra, Marx.**
1991 The Gender Division of Labour in Two-Earner Marriages. Journal of Family Issues. 12 (2), June: 158-180.
- Fischer, E; Reuber, R.; Dyke, L.**
1993 A Theoretical Overview and Extension of Research on Sex, Gender and Entrepreneurship. Journal of Business Venturing 8, p. 151-168.
- Fraboni and Saltstone.**
1990 Measurement and evaluation of Work Stress and Values in Male and Female Entrepreneurs. Journal of Small Business and Entrepreneurship 7 3:23-30.
- Gallant, L.**
1990 "A Profile and analysis of women business owner-managers and their businesses in Atlantic Canada. Northern Illinois University.
- Ghoraysho, Parvin**
1989 The Indispensable Nature of Wive's Work for the Farm Family Enterprise. Canadian Review of Sociology and Anthropology 26 (4):572-594.

- Glass, J. and Camarigg, V.**
1992 Gender, Parenthood, and Job-Family Compatibility. American Journal of Sociology 98 (1): 131-150.
- Glaser, B.; Strauss, A.**
1967 The Discovery of Grounded Theory. Chicago: Aldine.
- Goffee, R and R. Scase.**
1987 "Patterns of Female Entrepreneurship in Britain," Paris: OECD.
- Goffee, R. and R. Scase.**
1985 Women in Charge: The experience of the Female Entrepreneurs, Allen and Unwin, London.
- Golemen, D.**
1986 The Psyche of the Entrepreneur. New York Times Magazine. February 2, 32.
- Goode, W.**
1960 A Theory of Role Strain. American Sociological Review. 25 p. 483-496.
- Greenhaus, H. and N.J Beutell.**
1985 Sources of Conflict between work and Family Roles. Academy of Management Review (January). pp. 76-88.
- Greenhaus, H., and Kopelman, R.**
1981 (January) Conflict between Work and Nonwork Roles: Implications for the Career Planning Process. Human Resource Planning p. 1-10.
- Hall, D.**
1972 A Model of Coping with Role Conflict: The Role Behaviour of College Educated Women. Administrative Science Quarterly 4, p. 471-86.
- Hartmann, H.**
1981 "The family as the locus of gender, class and political struggle: The examples of housework." Signs 6 p 366-394.
- Harvey. D.**
1989 The Condition of Post-Modernity. D.C. Great Britain: Basil Blackwell, 1990, p. 125-172.
- Hessing, M.**
1991 Talking Shop(ping): Office conversations and women's dual labour. Canadian Journal of Sociology 16 (1): 23-50.

Hisrich, R. and Brush, C.

1986 The Woman Entrepreneur, D.C. Health and Company, Lexington, Massachusetts.

Hisrich, R. and Brush, C

1984 The Woman Entrepreneur: Management Skills and Business Problems. Journal of Small Business Management (Jan) p. 37.

Hochschild, A and Machung, A.

1989 The Second Shift New York: Viking.

Holahan, C., and Gilbert, L.

1979 Interrole Conflict for Working Women: Career Versus Jobs: Journal of Applied Psychology 64, p. 86-90.

Huisman, D., and de Ridders, J.

1984 International Small Business Survey, A Picture of Entrepreneurial climate in different countries. Presented at the International Small Business Congress, The Netherlands. October, p.17.

Kallenberg, A. and Leicht, T.

1991 Gender and Organizational Performance: Determinants of Small Business Survival and Success. Academy of Management Journal March 34 (1): 136-161.

Katz, R.

1989 Strain Enrichment in the role of employed mothers in Israel. Marriage and Family Review. 14 :1-2, 195-216.

Keith and R. Schafer.

1980 Role Strain and Depression in Two Job Families. Family Relations (July) p. 483-488.

Krahn, H., and Lowe, G.

1988 Work Industry and Canadian Society. Canada: Nelson.

Kryanowski L, and E. Bertin-Boussu.

"Equal Access to Credit: Lenders' Attitudes toward an Applicant's Sex and Marital Status", International Journal of Women's Studies, 4, (3): 213-233.

Lavoie, D.

1988 Women Entrepreneurs: Building a Stronger Canadian Economy. Ottawa: Canadian Advisory Council on the Status of Women.

Lavoie, Diana.

1984/1985 A New Era For Female Entrepreneurship in the "80's." Journal of Small Business Canada. Winter.

Lein, L.

1974 Work and Family Life (Centre for the Study of Public Policy, Cambridge, MA).

Lennon, Mary and Sarah, Rosenfield.

1994 Relative Fairness and the Division of Housework: The Importance of Options. American Journal of Sociology 100 (2): 506-31.

Lenton, Rhonda

1992 Home versus career: Attitudes towards women's work among Canadian women and men, 1988. Canadian Journal of Sociology 17(1): 89-98.

Litton, M.

1987. Women Mean Business: Successful Strategies for Starting Your Own Business, Key Porter Books, Toronto, 1987.

Longstretch, Molly; Stafford, Kathryn; and Theresa, Mauldin.

1987 Self-Employed Women and their families: Time use and socioeconomic characteristics. Journal of business Management 25 (3): 31-37.

Luxton, Meg.

1990 "Two Hands for the Clock" in Meg Luxton and Harriet Rosenberg (ed's) Through the Kitchen Window: The Politics of Home and Family. Toronto, Ontario: Garamond Press. pp. 40-55.

Mackie, M.

1983 Exploring Gender Relations: A Canadian Perspective. Butterworth & Co. (Canada) Ltd p. 1-22.

Mallet, T.

1991 Diamonds in the Rough: Why Firms in Recessions are Better Survival Prospects, Canadian Federation of Independent Business, Toronto, April.

Malveaux, J.

1990 Enterprising Women. France: OECD.

McClelland, D.

1961 The Achieving Society Princeton: D. Van Nostrand.

Meissner, M., E. Humpherys, S. Meis and W. Scheu.

1975 "no exit for wives: sexual division of labour and the cumulation of household demands." Review of Canadian Sociology and Anthropology 12 (Sept): 424-439.

Ministry Of Economic Development, Small Business and trade, and the Ministry of Finance. 1991 Profile of Women Business Owners in British Columbia. B.C. Survey Findings.

Mishler, Elliot G.

1993 Research Interviewing: Context and Narrative University Press: Harvard.

Miskin, V. and Rose, J.

1990 Women Entrepreneurs: Factors Related to Success, Frontiers of Entrepreneurship, Babson College: MA, p. 27-37.

Moore, A. (1960) A Reconstruction of Theories of Social Change, American Sociological Review, :810-818.

Naisbitt, John.

1982 Megatrends New York: Warner Books.

Neider, Linda.

1987 (July) A Preliminary Investigation of Female Entrepreneurs in Florida, Journal of Small Business Management.

Oakley, A

1982 Interviewing women: a contradiction in terms, in H. Roberts (ed.) Doing Feminist Research, London: Routledge & Kegan Paul.

Olson, Margrethe.

1989 Technicological Support for Work Group Collaboration New York: Erlbaum.

Olson, Margrethe.

1989 "Organizational Barriers to Professional Telework", in Boris, E. and Daniel, c. (eds.) Homework: Historical and Contemporary Perspectives on Paid Labour at Home. Chicago: University of Illinois Press.

Orser and James.

1992 Home Business: The New Reality. Canadian Cataloguing in Publication Data: Canada.

Pleck, H.

1977 The Work-Family Role System. Social Problems (April) p.417-427.

Pold, H.

1991 "A Note on Self-Employment", Perspectives, Winter, p 46-47.

- Potts, Julia.**
1994 "Gender of Owner Plays a Role in Business Growth." Women studies 15 (1): 31-32.
- Priesnitz, W.**
1988 Women and Home-based business in Canada: An investigation. Canadian Research Institute for the Advancement of Women, Unionville ON.
- Riding, A and Swift, C.**
1990 Women Business Owners and Terms of Credit: Some Empirical Findings of the Canadian Experience. Journal of Business Venturing 5 p. 327-340.
- Roberts, Patricia.**
1994 An Assessment of the Nature and Extent of Home-based Business Activity in Calgary. MA Thesis, Calgary, Alberta.
- Rosenberg, H.**
1990 "The Home is the Workplace: Hazards, Stress and Pollutants in the Household" in Meg Luxton and Harriet Rosenberg (ed's) Through the Kitchen Window: The Politics of Home and Family. Toronto, Ontario: Garamond Press. p. 57-79.
- Ross, C.**
1987 The Division of Labour at home. Social Forces, 65, p 816-833.
- Schwartz, Eleanor.**
1976 "Entrepreneurship: A New Female Frontier," Journal of Contemporary Business, (Winter), p. 47-76.
- Scott, Carol**
1986 (October) Why More Women are Becoming Entrepreneurs. Journal of Small Business Management.
- Sexton, D. and C.A. Kent.**
1981 "Female Executives Versus Female Entrepreneurs" in K. Vesper, ed., Frontiers of Entrepreneurial Research (Wellesley, Mass.: Babson College, p. 40-55.
- Staines, G., Pottick, K., and Fudge, D.**
1986 Wives Employment and Husbands Attitudes Toward Work and Life. Journal of Applied Psychology, 71, p. 118-28.
- Stanfield, J.**
1985 Research on Wife/Mother Role Strain in Dual Career Families: Its Present State has Laid an Adequate Basis for Representative Empirical Studies. American Journal of Economics and Sociology 44, p. 355-63.

- Stevenson, L.**
1990 Some Methodological Problems Associated with Researching Women Entrepreneurs, Journal of Business Ethics. 9 p. 439-446.
- Stevenson, L.**
1987 Women Entrepreneurs: Problems and Perceptions. The Entrepreneurship Development Review 3 p. 22-24
- Stevenson, L.**
1986 Against All Odds: The Entrepreneurship of Women Journal of Small Business Management p. 30-36.
- Stevenson, L.**
1984 An Investigation of the Entrepreneurial Activity of Canadian Women. ASAC Proceedings of the Annual Conference, University of British Columbia.
- Statistics Canada, The Nation.**
1991, Cat. No. 93-326 .
- Statistics Canada.**
1986 Small Business and Special Surveys Division,
Business Owners in Canada.
- Steinmetz and Wright**
1989 The Fall and Rise of the Petty Bourgeoisie: Changing Patterns of Self-Employment in the Postwar United States. AJS 94 (5): 973-1018.
- Stoner, Charles, Richard Hartman, and Raj, Arora.**
1990 Work-Home Conflict in Female Owners of Small Businesses: An Exploratory Study. Journal of Small Business Management 28 (1): 30-39.
- Survey of Women Business Owners in B.C.**
1996, April.
- Swift, C.**
1988 (December) Banking of Women: The Relationship Of Canada's Banks with Small Businesswomen, Canadian Federation of Independent Business, Toronto.
- The Labour Force (Statistics Canada)**
1993 (March) Catalogue No. 71-001
- The Labour Force (Statistics Canada)**
1985 (February), Catalogue No. 71-001.

Towler, L.

1986 The Pressures, Coping Strategies and Factors affecting Entrepreneurial Women. The Entrepreneurial Development Review 1-5 p. 20-22.

Walby, S.

1989 "Flexibility and the Changing Sexual Division of Labour" in Transformation of Work? ed's Wood, S. London: Uniwin Hyman, p. 127-140.

White, J.

1984 The Rise of Female Capitalism-Women as Entrepreneurs. Business Quarterly 49 Spring, p. 133-136.

Wilson, Andrea.

1993 "Women in Home-Based Businesses" Home Business Report. Feb-April, p. 29-30.

Winter, M.

1980 Mind Your Own Business, be your Own Boss. Waxwing Productions.

Zimmer, Catherine, and Aldrich Howard.

1987 Resource Mobilization Through Ethnic Networks: Kinship and Friendship Ties of Shopkeepers in England. Sociological Perspectives, 30 (4):422-445.

Interview #
 Date:
 Time:
 Male/Female
 Phone/personal

APPENDIX A

Interview Questions

Work History and Profile:

1. Were you previously employed? Where and for how long?
2. Did you undergo any management training in your previous job?
3. Did you have any prior business experience when you started your business?
 - under 3 years---
 - 3-5 years-----
 - 5-10 years-----
 - over 10 years---
 - other-----

4. What is your highest level of education?

5) What is/was your fathers primary occupation?

What is/was your mother's primary occupation?

Have they ever owned or operated their own business?
 yes--- no--

6. What age category do you fall under? (25-30, 31-35, 36-40, 41-50, over 50).

7. How old were you when you assumed ownership of your business?

8. Are you married? yes--- no---
 And presently living with your spouse yes--- no---

9. Is your spouse employed? yes--- no---

Full time or part-time?

In what kind of employment?

Description of Business:

10. How did you assume ownership of your business?
 created a new business?---
 inherited a business?---
 bought an existing business?---
 started with a franchise?---
11. When did you assume ownership of your business?---
12. Is this the first business you own? yes--- no---
13. What kind of a business do you own?
14. What is the major product or service offered by your business?
15. Why did you choose the type of business you are in?
16. How many persons are employed in your business?
- Are family members employed? yes--- no---
 Full or part-time?
17. Does your spouse help you in the business? yes--- no---
- What does she/he do and do they get paid?
- How many hours?
18. In what kind of setting is your business located?
- space purchased for the business----
 -in your home -----
 -in a separate leased facility-----
 -other-----
- Was this out of choice or necessity? Why?

19. What type of legal structure have you chosen for your business:

- sole proprietorship,
- partnership,
- incorporated, limited
- other

20. Approximately what percentage of the business do you own?

21. Where is your office located? -----

22. Is it a good working environment for you to work in
yes---- no-

Is it quiet, noisy)?

23. Where do you meet business clients?-----

24. What does your business networking consist of?

25. Are you a member of any business club? yes---- no----
(If yes) Which ones? What led you to join this club? (time
factor)

What do you get out of these clubs?

How have they helped the financial condition of your
business?

yes----- no-----

26. Your business might require development or improvement in certain key areas. What needs do you perceive as necessary for your business? (financial arrangements, better banking relationship, supplier relationship, accounting, management strategies).

27. How many hours a week do you work on average?

- more than 60 hrs
- 50-59-

----40-49--
 ----30-39--
 ----20-29--
 ----10-19--
 ----19 or less

What time do you start work and finish?

Do you work in the evenings?

On weekends?

Intrinsic Factors:

28. Why did you become self-employed?

29. On a scale from one to five: Rate the chief reason for becoming self-employed. (five being highest).

1-no influence
 2-little influence
 3-some influence
 4- considerable influence
 5-extreme influence

a - be your own boss	1	2	3	4	5
b - financial	1	2	3	4	5
c - to devote more time to family	1	2	3	4	5
d - greater flexibility	1	2	3	4	5
e - Challenge	1	2	3	4	5
f - self-fulfilment	1	2	3	4	5
g - loss of my job	1	2	3	4	5
h - difficulty to find a job	1	2	3	4	5

30. From the above list, list in order of importance the three most important reasons for establishing your own business:

1)-----

2)-----

3)-----

31. How would you define success for yourself as a self employed person?

32. Would you consider yourself successful? (if yes) in what way?

(If no) why?

33. Would you consider your business a success?

34. What kind of goals have you set for your business?

35. What have you gained in being self-employed?

36. What have you sacrificed?

Income:

37. How did you come by the capital to get started in the business: bank mortgage, personal saving, inheritance, assistance from family.

38. Was this out of choice or necessity?

39. Did you ever apply for a loan? (If yes)

Did you get one? (If yes)

Did you experience any difficulty when you applied for a loan?

(If yes) what kind of difficulties did you encounter?

What factors do you think influenced the bank to accept your loan?

40. (If no) What factors do you think influenced the bank to reject your loan (lack of collateral, no previous credit history, reluctance to lend to small business owners etc..)

How might this have effected your business? (size, type,

expansion)

41. Can I ask if you can give me a rough estimate of the gross annual earnings of your business from these figures?

Under what category does your average gross annual income fall:

- a) --less than \$10,000
 --10,001 and 25,000
 --25,001 to 50,000
 --50,001 to 100,000
 --100,001 to 200,001
 --200,001 to 300,000
 --300,001 to 500,000
 --over 500,000

42. Do you pay yourself a wage, or a salary or what? And if so what is your gross annual salary?

43. Do you have any other financial resources (wife/husband's salary, other?)

44. What is the gross annual income of your spouse?

- none
 --under 10,000
 --10,001-25,000
 --25,001-35,000
 --35,001-60,000
 --60,001-80,000
 --80,001-100,000
 --100,001-150,000
 --over 150,001

45. Has the financial position of your business: improved, stayed the same, or deteriorated since you established it during the last year(s).

Family responsibilities:

46. How many children do you have and which age category do they fall under?

Age	Number of Children
-----less than 3 years old	-----
-----03 through-6 years	-----
-----06-12 years	-----
-----12-18 years	-----

47. Who looks after the children when you work?
49. Do you organize your family arrangements around your business?
Or/
Do you organize your business around your family responsibilities?
50. How much on average per day do you spend on housework?
(includes spending time with the kids)

On weekends?
51. What help do you rely on with your household responsibilities?
(children and household chores)?
52. Are children old enough to help?

How much time do they assist you per day?
53. How many hours per day does your spouse assist you?
and on weekends?
54. Do you have outside help? Is this out of choice?
55. What are your primary domestic responsibilities? (check off list)
57. Have family obligations effected your business in any way?
58. What would you do with your time if you did not have any family and household obligations?
-spend more time on the business
-recreation
-personal care
-other
59. Are you satisfied with your household and family arrangements? yes----- No----

60. Would you say that you engage in more or less domestic work since you are self employed compared to working outside the home? Yes----- No-----

61. Do you face problems in balancing family and work? Yes---
No--

What are the main ones?

Do you attempt to separate family and your business?

or/

Blend the two?

62. What suffers when you balance household and business?

-reduce standards of the household

-less time with children

-less time for business

-other

63. How do you cope?

1) change expectations and habits: ask for more assistance-----

2) change your standards-new redefinitions of priorities-----

3) you do it all-----

64a My family and household responsibilities often conflicts with my business schedule:

strongly agree---- agree---- disagree---- strongly disagree---

64b My business responsibilities often conflicts with time spent on family and household responsibilities?

strongly agree---- agree---- disagree---- strongly disagree---

65a In my family and household responsibilities I have so much to do that it takes time away from my business:

strongly agree---- agree---- disagree---- strongly disagree---

65b I have so much to do in my business that it takes time away

from my household and family responsibilities:

strongly agree---- agree---- disagree---- strongly disagree---

66a My household and family responsibilities take up time I would like to spend on my business:

strongly agree---- agree---- disagree---- strongly disagree---

66b My business responsibilities take up time I would like to spend on my family and household responsibilities:

strongly agree---- agree---- disagree---- strongly disagree---

67a Due to family responsibilities it is difficult to be the kind of business owner I would like to be:

strongly agree---- agree---- disagree---- strongly disagree---

67b Due to business responsibilities it is difficult to be the kind of parent I would like to be:

strongly agree---- agree---- disagree---- strongly disagree---

68. Does being a parent have an impact on your entrepreneurial role? yes--- no---

69. Has self-employment benefited you in having flexible work hours? Yes--- No---

In what ways?

Is this important to you? yes--- No---

70. Does your spouse have a flexible work schedule?

71. How does your family view your business?

72. Has your family supported you in your business interests? Yes --- No---

73. Has self employment allowed you to spend more time with your family? yes--- no---
74. What support do you think is necessary for small business in B.C.?
75. What particular barriers in achieving a financially successful business have you experienced?

Are there any barriers you feel were unique to you as a male/female?

76. What do you like best about being self employed?
77. What are the advantages of operating a business from (the home/outside the home)? Are there any disadvantages?
78. What advice would you give other entrepreneurs with families in balancing their work and family roles?

What do you dislike the most?

Time Budget:**Daily Activities: Time spent per day**

commute to work

Daily cooking

House cleaning

Kitchen wash-up

child care

recreation

personal care

sleep

other

Time spent per week including weekend:

Vacuum/sweeping

Bathroom cleaning

Regular shopping

Laundry

Ironing

Irregular housework

repair/maint.
building

lawn

weekend:

time spent with family

recreation:

child care

business

APPENDIX C

Rights of the Interviewee: Your participation is entirely voluntary and you may refuse to take part in this study. You have the right to refuse any question or terminate the interview at any point.

Consent

I agree to be interviewed for the project Experiences of Male and Female Self Employed Workers in Vancouver.

Yes _____

No _____

I give my permission to have the interview tape recorded.

Yes _____

No _____

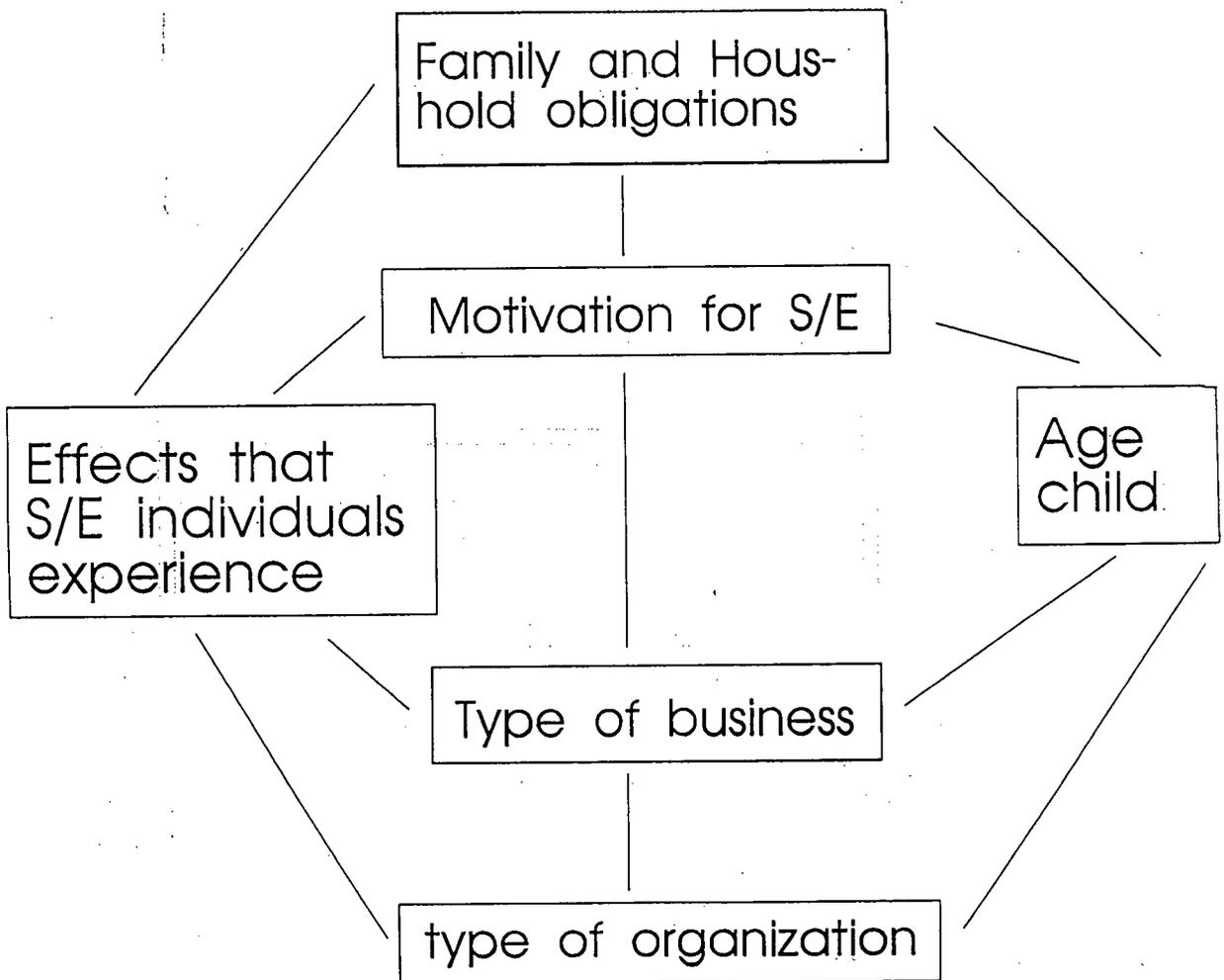
I acknowledge that I have received a copy of this consent form for my own records.

Signature of interviewee _____

THANK YOU AGAIN FOR YOUR PARTICIPATION AND COOPERATION

Appendix D

Model demonstrating how family obligations affect the process of balancing business and family



V.h.b.b.a: indispensable for homepreneurs!

The Vancouver Home-Based Business Association was organized in 1987 to support Greater Vancouver's homepreneurs and to provide mutual support for problem-solving. Activities include:

Dial-A-File's VHBA/SIG.
Our "electronic clubhouse", open round-the-clock to allow greater participation and services. Help with strategic planning, fraud alerts, committee threads, marketing networks. Full Internet service.

Meetings, seminars and retreats. Problem-solving sessions.

Promotion of business opportunities. Electronic marketing through local and international facilities; trade show opportunities; networking.

Special purchasing of goods & services. Member-to-member discounts, group insurance & purchasing programs.

Newsletter: a current textfile draft in Dial-A-File, a FAXed edition, an abridgement in CompuServe, and a final hardcopy edition.

Liaison with professional, business, and governmental groups.

Membership in the Vancouver Home-Based Business Association is an investment in cost reduction. Your dues will be repaid several times over if you use our discount programs and access the information you need to operate your business efficiently.

Membership Annual dues

Regular Members: Individuals who presently hold business licenses or operate exempted business; persons considering a home-based business as their next career stage \$ 75.

Associate Members: employees and sub-contractors of home-based business enterprises \$ 75.

Cooperative Society Members: residential cooperatives with business-earning activities \$ 90.

Auxiliary Members: interns, apprentices, students studying home-based businesses and home business entrepreneurs who belong to similar, correspondent societies; also, individuals not committed to operating a home-based business Maximum \$ 30.

Organizational Members: vendors, schools, and governmental agencies with a substantial interest in home-based businesses as constituencies, service populations, or markets. Maximum: \$ 220.

Participating D-A-F subscribers: \$10 annual rebate from dues paid

Corporate members include:
Thompson Insurance Centre, Laser Valley Technologies, Ramada Vancouver Centre, University of British Columbia, VanCity Savings & Credit Union, BC Tel.

For a free sample tour of Dial-A-File, set your parameters to: 2400 baud, 8 bits, no parity. Dial 736-FILE (-3453).

You'll be asked for your name (all caps) and a password (8 characters).

Be prepared to download a return form to verify your identity.

A paid subscription to D-A-F is \$204.06/year, good for 1 hour of connect time each day.

will you serve on a VHBA committee? See over.

Member-to-member offer (Accepted practice: 5% discount)

Do you want VHBA to actively promote your business thru publicity and referrals? yes no—all info confidential

Date of birth _____ (for insurance purposes)

Signature _____

Referred by: Indira Prahst

Name _____

Business Name _____

Address _____

City _____ PR _____ PC _____

Telephone _____ FAX _____

How shall we send your newsletter? DAF-BBS CIS/WH

E-mail FAX Mail

Computer: IBM/compatible Mac Other _____

D-A-F Id: _____ CompuServe: _____

E-mail: _____

Please attach a 250-character profile that describes your present business or future plans. Also: additional information you'd like for us to know about—voicemail, pager or call-times. Attach your cheque or money order.