THE INFLUENCE OF THE SELF-IMAGE
ON THE BEHAVIOUR OF ENTREPRENEURIAL WOMEN

By

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The thesis deals with a group of modern Canadian women performing the visible social and economic role of entrepreneur. In general, males are dominant as entrepreneurs. However, the centre of this research is a case study of a female entrepreneur. It is augmented by interviews with other female entrepreneurs and the limited published research available about female entrepreneurs. It addresses the question: in what ways do self-images influence the behaviour of entrepreneurial women? Self-image is conceptualized as an essential component of ourselves, influenced by such themes as our culture, our sex-role socialization, and our environment. Self-image helps to shape our ability to act in society. Self-image can be manipulated and used as a strategy for the entrepreneurial role which is valued in our society. Entrepreneurial experts affirm that a positive self-image is important to entrepreneurial behaviour. Researchers have identified women as a group with a poor self-image, yet women are now becoming entrepreneurs at three times the rate of men. My thesis suggests that a number of factors related to self-image influence the behaviour of entrepreneurial women: 1) through the lack of relevant beliefs, values or images to incorporate into their self-images; 2) through the lack of appropriate beliefs, values or images to incorporate into their self-images; 3) through the presentation of conflicting beliefs, values or images; 4) and through the reinforcement of beliefs, values and images in particular social situations or contexts.
The factors related to the self-images of those women who perform the entrepreneurial role suggest important cultural and social changes in the status of women generally.

Following the conclusion, a discussion on the illusions that can be a part of women's self-images is included. I look at the illusion associated with images of women and the illusion of choice. I suggest that both these illusions can impact significantly on self-image and often with detrimental effects for women. My point is to make sure we are aware that the self-images do not always reflect objective reality.
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DEDICATION

This thesis is dedicated to the memory of my niece, MEGAN MARIE GRIESBACH.

I grieve for things that might have been.
CHAPTER I

INTRODUCTION

This study deals with entrepreneurial women's values, beliefs and perceptions of their social role in Canadian society. To say being an entrepreneur is a new role for women belies the participation of women entrepreneurs in the past and/or women entrepreneurs in other cultural traditions. Yet on the present scale this is a new role for contemporary Canadian women who are entering this segment of the paid labour force at three times the current rate of men (Baird, 1982: 7). The research focuses on white middle-class women who organize and run their own businesses. It looks at the ways self-image influences the behaviour of entrepreneurial women in specific situational contexts.

Michael Skolnik, a labour and human resource economist with the Ontario Institute for Studies in Education, suggests that a way to study women involved in the labour force is to place more emphasis on "detailed description of women's experience in typical and new work settings" (1981: 126). My research on entrepreneurial women addresses some of the points he raises in his paper 'Toward Some New Empirical Research on Women and The Canadian Labour Force', presented at a workshop specifically aimed at researchers involved with women and the Canadian labour force held at the University of British Columbia, 1981. He goes on to say:
It would be particularly interesting to see what changes might be occurring in the workplace as a result of the increasing participation of women. For example where women have moved into 'non-traditional jobs, it would be valuable to study changes which might have occurred in the way jobs are performed, the reaction of employers and male workers and the impact of such non-incremental changes in women's vocational lives on their home, personal lives, and self-images. ...The female's ever-present concern about integration of paid employment with home and personal life is perhaps one of the most important features distinguishing female from male labour force experience (Skolnik, 1981: 126 [emphasis mine]).

Entrepreneurial women are a scarcely studied component of the Canadian Labour Force, making research based on them particularly interesting. But there are compelling reasons other than neglect to do serious research on women entrepreneurs. One is that the increased number of women entrepreneurs makes it an important labour trend - one that coincides with the general increase in women's labour force participation, particularly of married women and/or women with children (Canada. Women in Canada, 1985).

A second reason is the social and economic value placed on entrepreneurial activity by Canadians. The Ontario Government credits entrepreneurial activity with increasing the Canadian standard of living and contributing to the economic growth of Ontario specifically and Canada generally (Entrepreneurship and Small Business, 1985: 1). Indeed the concept of entrepreneur embodies many symbolic beliefs valued by Canadian citizens although little scholarly descriptive work has been done on it for this country. The Royal Bank of Canada, Canada's largest financial institution (Horvitch, 1986: 40), in its own magazine states:
"A business of my own" - it's a magic phrase that haunts, intrigues, inspires, motivates and challenges so many of us. For some it remains a dream forever; for others it becomes a reality. Those five words are the ultimate expression of the free and independent spirit that has come to characterize Canadian business (Royal Bank Reporter, Fall, 1985: 10).

Also, there is the important aspect of economic independence represented by owning and controlling a business. Dorothy Smith (1981) argues that women are obliged to work for others yet their work does not entitle them to share in the benefits of their work.

Property rights constituting the man as economic agent have only very recently begun to be modified. The celebrated Murdoch case drew the attention of rural women to the fact, of which many were unaware, that their labour did not entitle them to a share in the property. Mrs. Murdoch had worked for twenty-five years on her husband's ranch, doing more than the domestic work. A large part of the work of cattle ranching she did herself since, in addition to what she did when her husband was there, she took over the whole enterprise for the five months of the year he took paid employment. Yet her labour did not, in the view of the courts, entitle her to a share in the property she had helped create. Even the dissenting opinion of Bora Laskin did not recognize the wife's contribution of labour to the overall enterprise as constituting a claim on the property. He dissented only on the grounds that her contribution had been exceptional. Women's labour as such - as the labour of a wife - had no claim (Smith, 1981, p. 166).

The Canadian government recognizes the importance of economic independence for women by specifically naming it as one of the two goals stated in the 'Plan of Action for the Status of Women' (1983). The Federal Government sees the economic independence of women enhancing the status of women in Canada. So women acquiring ownership and control of business in Canada may be a significant element in a changing society. As
such, elements embodied in it, such as the part played by self-image, require understanding and investigation.

According to the report of the 'Business Ownership for Women Conference '86', entrepreneurial women are achieving success.¹ They are entering business associations, sponsoring community projects, endorsing political programs, valued as knowledgeable business owners - in short, they are making a positive impact on a male bastion. They are at the forefront of many of the social dilemmas confronting the women in Canadian society and their experience is an important part of the study of women in Canada.

My personal interest in the topic arises from the apparent contradiction inherent in the concept 'entrepreneurial women'. Sexton (1982) (a) and Silver (1983) identify a positive/high self-image to be one of the important characteristics of the entrepreneurial role, but Sanford and Donovan (1984) attribute a poor/low self-image to women generally. Yet women are becoming entrepreneurs and at a faster rate than men (Baird, 1982). In addition Winter (1980), Scollard (1985) and the Royal Bank (1985) report entrepreneurs devote an enormous amount of time and energy to their businesses, particularly in the start-up phase of their enterprises. Schwartz (1976) and Baird (1982) in their studies of women entrepreneurs state that women who are organizing businesses

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¹. The definition of success I am implying here is 'favourable accomplishment' (Oxford English Dictionary). Later in the thesis (see page 32) I define success in terms of entrepreneurial women as 'still in business and has not declared bankruptcy'.
report caring for husbands, households and/or children, all time consuming activities which according to Pat and Hugh Armstrong (1978: 53-91) are often at odds with employment of any kind. It seems an impossible feat of personal management for an entrepreneurial woman to balance the demands of home and family with those of a self-run business. Locating the entrepreneurial role as an aspect of the roles performed by a woman in Canadian society relates to her other roles, such as mother, wife, friend.

The structure of the thesis is as follows. Chapter I begins with the introduction and description of the cultural milieu. It discusses the position of women in the social and cultural environment leading into a discussion of self-image and how I have used it in the research. I present the available research on entrepreneurial women and relate it to the culture along with the relationship to self-image. The chapter ends with a description and a discussion of my research methods. Included here are problems I identified and how I dealt with them. Chapter II contains the situational contexts I have selected from my data and from the literature. Each situation presented is particular to entrepreneurial women but represents types of problems linked to general situations that at least apply to all women in the paid labour force. Chapter III contains the conclusions and implications of the research.

THE CULTURAL MILIEU AND THE POSITION OF WOMEN

Entrepreneurial women cannot be understood in isolation from the larger social organization of Canadian society. Dorothy Smith (1975) argues that women and men are situated differently and experience the
world from different "places". A basic component of my analysis is the assumption that in Canadian society people are identified and divided by biological gender (Henschel, 1973: 41-51) (Eichler, 1979: 51-69). They are enculturated on the basis of gender, resulting in the potential for a dual concept of culture based on gender. It is a concept until recently not recognized as valid (Rogers, 1978: 124). The duality is a problem because of the frequent assumption in society and in the literature of the male standard/view as the norm and the lack of respect for and/or integration of female experience. The discussion then addresses not only the lack of documentation of women's experience but a rationale for why it is so difficult to include women's experience in existing frameworks.

Canadian society is a male dominated cultural and social organization. It is a society where men to a large extent appropriate the positions from which society is governed, administered and managed (Smith, op. cit.). If women are admitted to any of these positions it is only as individuals, not as representatives of their sex (French, 1985: 467, 469-473). At the same time, the women who are admitted most often share and treat as relevant the beliefs, values and attitudes of the men (Spender, 1982: 19-24). Thus access to positions of power and/or authority is controlled by a male dominated ruling group (Smith, op. cit.). Of course the gender barrier is not always a conscious 'no women allowed' attitude (although that is sometimes the case, and has been in the past), but the ubiquitous nature of male dominance oftimes precludes even female ambition in other than prescribed roles for women.
It is men who have decreed that women occupy a different place from themselves in a patriarchal universe, but men do not know what it is to be in that different place. Yet without any direct experience of what it feels like to be half of humanity, men have proceeded to describe and explain the world from their own point of view, and have assumed that their partial experience of the world is all that exists...Men are in charge in our society: not only do they hold the most influential positions and own and control most of the resources, but their positions and resources enable them to be the 'experts' who make the pronouncements on what make sense in society, on what is to be valued, even on what is to be considered real, and what is not (Spender, 1982: 5).

What is real for women in Canadian society is discrimination based on gender. Numerous studies¹ have documented discrimination in many

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1. Gender discrimination is routinely discussed in the literature about women. A few Canadian examples are:

Two excellent bibliographies:
situations and the results for women. Gender discrimination is characterized as pervasive, subtle and blatant, institutionalized, resistant to change and irrational. Viola Klein a sociologist, writing in 1946 recognized:

(In) a society whose standards are predominantly masculine, women form an 'outgroup' distinguished from the dominant strata by physical characteristics, historical tradition, social role and a different process of socialization and these differences are evaluated as deficiencies, with the result that women's inferiority is justified. (cited in Spender, 1982: 504)

Marilyn French, writing almost forty years later in 1985, does not see any change in attitude despite the changes in women's roles:

(f)eminists are appalled at the irrationality of men who persist in regarding women as inferior despite the example of strong intelligent women functioning with competence. (French, 1985: 188).

Women's Research Director Jan Barnsley locates discrimination within our basic social structure and perpetuated by all (women and men) of us.

Anyone who has examined sex-role stereotyping and conditioning knows very well how pervasive the traditional ideology of women's roles in society is and how difficult it is to overcome our training to conform. Because we are all trained and socialized to adhere to society's dominant ideology, we are all to some extent "carriers" and perpetuators of that ideology. (Barnsley, 1985: 11)

How do women overcome the pervasive traditional ideology of women's roles in society? Some researchers suggest that cross-cultural studies supporting universal male dominance and superior value to the roles and activities of men are biased and incomplete at best.
...it is the androcentrism of anthropologists themselves, reflecting, often unconsciously the male bias of their own personal and professional socialization, which leads to consistent assertions and assumptions of high cultural valuation of males and male activities throughout the ethnographic record...most ethnographic data focuses on male cultural perceptions, assuming them to be representative of the society as a whole. But might not women in some societies perceive their activities as predominantly important and more highly valued than those of men? (Rogers, 1978: 143)

While re-evaluation of the assumptions that anthropologists (and other researchers) carry with them into other cultures and contexts may be helpful in discovering more about women in other cultures, does that help us in understanding how the biases are formed and perpetuated? Can it be by merely including women in the discussion that problems of sex-role valuations vanish? In my opinion it is an interlocking problem of how we perceive women and how women perceive themselves.

The entrepreneurial women I talked with speak to their own experience. That is, they talked about their personal views which they expressed within a conceptual framework that incorporated images of themselves as they saw themselves and images of themselves as they thought they should be. Entrepreneurial women, while breaking away from the limited images available to women by virtue of their new entrepreneurial roles, were still susceptible to the expectations and limitations of their traditional roles. For whatever reasons they became entrepreneurs, the decisions themselves initiated the beginning of changes in their behaviour and in their self-images. The women entrepreneurs themselves notice and reflect on the changes. Perhaps the self-assessments that entrepreneurial activity encourages (Winter,
1980) and perhaps the consciousness raising of feminist analysis (Stephenson, 1977) share in illuminating the importance of the self-images of entrepreneurial women.

**SELF:**

If one accepts as valid the assumption that to have a self-image one must first have a self, then it appears necessary to look at the broader topic of the self prior to examining the area of self-image. I am going to present a brief survey of the transitions of the meaning of self in the humanistic psychological literature because I believe it closely parallels the unexamined notions of self used in anthropological work. I will begin with a look at the linguistic development of the term self.

In her book, *Words and Values*, Rosenthal (1984) traces the development of the word "self" from its early beginnings around 900 AD. At that time, the term "self" had two usages, being either emphatic or reflexive. An example of each follows:

Now is the guardian of the heavens, God himself with us (reflexive) thys is the thing selfe that is in debate (emphatic)

*(Oxford English Dictionary)*

During the next five hundred years the reflexiveness value was joined by an identity function, which, interestingly, was rejected almost as soon as it occurred:

Oure own self we sal deny. And follow oure lord god al-myghty.

*(Oxford English Dictionary)*
A positive God was necessarily in opposition to a positive self. Thus the meaning of "self" remained either neutral or negative till the coming of the Renaissance, when reflexiveness became a legitimate subject of investigation, both a topic of celebration and a topic of controversy, and subjectivity became firmly entrenched in the masculine consciousness, since it was only males who legitimately engaged in such explorations. Rosenthal chronologically traces the entry into common usage of many self-referent words during that period: self-praise, 1549; self-love, 1563; self-pride, 1586; self-regard, 1595; self-interest, 1649; and self-confidence, 1633. It is an interesting reminder that there was a time when words and concepts which are so integral a part of daily contemporary usage simply did not exist.

Through the 17th and 18th centuries three definitions of self emerged: "self as self-interest, self as a principle of unified identity, and self as an element of divided identity" (ibid., 15). "Self" became established as the permanent subject of man's consciousness. These same concepts still prevail today as the basic definitions of self. However, the struggle still continued over the dichotomy of the spiritual/evil or natural/sinful self and, in one form or another, this same controversy also persists today.

As the romantic era emerged in the 19th century, a major shift in self-awareness occurred as feelings and their expression became a primary value. In less than two hundred years a reversal had transpired where in 1680 the prevailing attitude was:

Self is the great Anti-Christ and Anti-God in the World,

by 1870 the opposite held sway:
respect to self and its ultimate good pertains
to the very nobility of man's nature

(Oxford English Dictionary)

God had come to reside within man.

In the latter half of the 19th century, William James wrote the
Principles of Psychology (1890) which according to Coopersmith (1967),
is generally regarded as marking the advent of modern psychology.
According to Coopersmith, James suggested three major areas which
influenced "self-feeling". If one's achievements measured up favorably
against one's aspirations a positive "self" would be experienced.
Levels of aspiration grew out of the prevailing community standards as
well as one's personal value system. A second social factor which
affects "self-feeling" is the evaluation of one's accomplishments
against those of peers or contemporaries in the broader society. Even
more external is James' third source of self. Included here are "the
sum total of all that he can call his, not only his body and his
psychic powers, but his clothes and his house, his wife and his chil-
dren, his ancestors and his friends, his reputation and works, his
lands and horses, and yacht and bank account" (Coopersmith, 1967:
30). James' position might be summarized as: Self was dependent on
doing, on comparing with others, and on having. At the turn of the
century, then, it seems that factors external to the individual (read
MAN, for this quest was only a masculine pursuit) were responsible for
his sense of "self".

Calkin (1910), a pupil of James', defined psychology as the
"science of the conscious self in relation to its environment" (1-2).
Although the "self" was thought to be relatively persistent,
unique, complex and social, she nevertheless felt it could not be defined.

Rosenthal (1984) sub-titles one of her chapters "Psychology's Slippery Sense of Self", a description which becomes increasingly more apt as one explores the "territory". She cites many examples of vagueness, contradictions, ambiguities, inconsistencies, redundance and generally confused descriptions of the self. A brief example follows. Direct definitions of "self" are difficult to find in the literature. More often what occurs is the following:

definition by apposition: "that the person, the self, is generous"
definition by or: "the archetype of wholeness or of the self"
definition by as: "I speak now of the real self as that central inner force"
definition by a combination of the above: "conceiving ego or self as a constellation of interrelated attitudes" (21).

Thus the "self is viewed in juxtaposition with other equally ephemeral concepts.

Rosenthal (1984) highlights another equally perplexing practice which is that of presenting the "self" as a goal of one kind or another ..."The goal may sound like a treasure hunt (the familiar finding of one's self), a trip (the long journey to achieve selfhood), a vegetable (the maturation of the self), or a vaguely Aristotelian process (self-actualization is actualization of a self) (21).

Sometimes, though, "self" seems not to be a goal but to have goals of its own, as evidence by this quotation from the International Encyclopedia of Psychiatry, Psychology, Psychoanalysis and Neurology: "the [mature] self now expresses...its intentions and goals" (vol. 10:
Rosenthal asks the very valid question, "On the way to finding, or achieving, or actualizing the self, is the self wholly absent before it's reached? or is it partly there all along?" (21-22). When Rogers uses the title On Becoming a Person, is it legitimate to ask what he was before or while he was in the state of "becoming"? While much of Rosenthal's critique is undoubtedly tongue-in-cheek, the validity of many of her comments cannot be denied.

In many respects her question is too direct and too pointed. Certainly most authors do not address themselves to the 'before' period, and one can imagine their discomfort in formulating a specific, clear response. However, Branden (1984), with characteristic forthrightness, quite unequivocally states,

At birth, the self does not exist. What exists is, in effect, the raw material from which self can develop...To evolve into selfhood is the primary human task...the central goal of the maturational process is evolution toward autonomy...During the process of individuation, we become more and more completely what we are potentially--expanding the boundaries of the self to embrace all of our potentialities, as well as those parts that have been denied, disowned, repressed (113-114).

What begins as an unequivocal statement ends no less vaguely than other writers, with the self equated with undefined potentialities. Rosenthal's question is answered, but the elusiveness of "self" prevails.

Seeing the "self" more as a push from within, Horney (1950) describes "the real self" as "that central inner force, common to all human beings and yet unique to each, which is the deep source of inner growth" (17). In a similar vein, Jung's definition of the "self" as "the archetype of wholeness" assumes an inherent predisposition. According to Rosenthal (1984), Jung (1959), in a fashion more deliberate
than many psychologists, chose the term "self" because he felt the word was "...definite enough to convey the essence of human wholeness and...indefinite enough to express the indescribable and indeterminable nature of this wholeness" (448-49). He went on to elaborate, "The self is a union of opposites par excellence...[It] is absolutely paradoxical in that it represents in every respect thesis and antithesis, and at the same time synthesis" (450). Jung, at least, appears to recognize the elusiveness of the term and to understand the value of its lack of specificity.

Although Freud did not use the term "self", it was basically the equivalent of his term "ego" [Latin for "I"] which he described as the psychical organization (pattern) and oneness (unification). Rosenthal (1984) suggests Freud's intent also was to be deliberately vague. Distinction of the "self" from the ego emerged only in post-Freudian psychoanalysis. (International Encyclopedia of Psychiatry, Psychology, Psychoanalysis and Neurology, 1977).

May (1953), also refers to the self as the "organizing function within the individual". There is a strong similarity with Rogers when he equates "experiencing one's self as a self" with "becoming a person" with "the experience of one's identity as a being of worth and dignity". The critical factor here is respect for one's own worth, that is, respect for one's own self-image.

SELF-IMAGE

One of the major difficulties in attempting to establish a consensus of meaning about self-image is the multitude of semi-equivalent terms such as self-concept, self-appraisal, self-feeling, self-regard,
self-worth, self-acceptance and self-esteem which are frequently used as synonyms. Unfortunately, too often they also are used as homonyms, which is when the semantic confusion begins. Commenting on the plethora of terms and definitions, Wylie (1961) states that these concepts "have been stretched to cover so many inferred cognitive and motivational processes that their utility for analytical and predictive purposes has been greatly diminished" (318). For the purposes of this paper generally synonymous terms will be avoided, as much as possible.

But what is self-image? Self-image is the organization of beliefs, values and images each of us has and holds to be true of her or himself (Sanford and Donovan, 1984: 7). It is a learned response to our experience of our cultural environment. Self-image is something that grows and changes as the individual interacts in the world. It is not something innate and fixed, determining what people will do or will not do (Combs et al., 1979: 77). A person's self-image will usually contain a wide variety of images, values and beliefs. Some are statements of fact, like I am a woman, I have brown hair, I am English; but others refer to less tangible aspects of the self not as easy to verify, such as I am popular, I have a hard time, I belong to a better group of people, my God is the best or only true God, I cannot do anything right, I think differently from the people around me, and so on. All the various beliefs, values and images have one thing in common - none were with us at birth (Loc. cit.).

How does self-image relate to individual cultural environments? Many basic ideas we have about ourselves were acquired prior to adulthood. There are two main sources of this knowledge: how others treated us and what others told us about ourselves (Loc. cit.). At the same
time, we learned basic ideas about who we should be and what we should be like. Psychologist Karen Horney says there are two of us - the 'as is' self and the 'ideal' self. According to Horney we are constantly comparing our perceived or 'as is' self to our 'ideal' self, and the wider the gap between the two, the lower we value our self-image (Horney, 1979: 22). The ideal standards we use to judge ourselves vary from culture to culture and from individual to individual.

Sociologist Nancy Chodorow states:

> Cross-cultural research suggests that there are no absolute personality differences between men and women, that many of the characteristics we normally classify as masculine or feminine tend to differentiate both the males and females in one culture from those in another, and in still other cultures to the reverse of our expectations (Chodorow, 1971: 173).

In North America psychologists consider the self-image the best predictor of a woman's happiness and satisfaction (Gordon and Hall, 1974). Margaret Mead (1935) in *Sex and Temperament in Three Primitive Societies*, illustrates how differing beliefs about the abilities of women and men resulted in contrasting culturally generated self-images determining behaviour and activities. The self-image is always in relation to a particular culture.

Further, each component of our self-image is differently valued. Horney (1979) points out that the most valued components constitute the core of our self-image. Those we believe are less important we place on the periphery of our core self-image. We are constantly evaluating our self-image with the ideal images of our culture. It is possible to have a mostly positive self-image but still devalue our own self-image because we fail to meet a core requirement, having placed all those
positive beliefs on the periphery of our core self-image. In other words, there are two ways of evaluating our self-image: an item by item approval that is not cumulative, and a general overall kind of approval. In North America, studies identify male as the preferred sex (Zellman, 1978). For women who have been socialized to believe in the primacy of being male and the resulting abilities that being male endows, women's self-image might well suffer in comparison.

Women who begin life by not being the more valued sex (Markel, 1974), have fewer positive socially shared images to incorporate into their self-images. But what are the images available to women? Germaine Greer argues there is only one dominant image for women.

We (women) know what we are, but not what we may be or what we might have been...The compound of induced characteristics of soul and body is the myth of the Eternal Feminine, nowadays called the Stereotype. This is the dominant image of femininity which rules our culture and to which all women aspire (Greer, 1972: 14, 15).

Simone de Beauvoir points out the difficulty of men to understand the constraints placed on women.

It is, in point of fact, a difficult matter for man to realize the extreme social importance of social discrimination which seem outwardly insignificant but which produce in woman moral and intellectual effects so profound that they appear to spring from her original nature. The most sympathetic of men never fully comprehend women's concrete situation (Beauvoir, 1957: xxix).

Public relations expert Lucy Komisar (1971), writing about the power of the advertising media to influence the images people have of women, suggests advertising: "spews out images of women as sex mates, housekeepers, mothers and menial workers - images that perhaps reflect the
true status of most women in society, but which also make it increas-
ingly difficult for women to break out of the sexist stereotypes that imprison them" (1977: 207). Weitzman suggests that the textbooks used in elementary school present limited images of women and the images influence the expectations of the children.

Rarely are women mentioned in important roles in history, as government leaders or as great scientists...the stereotyping (was) most ex-
treme in the science textbooks where only 6 percent of the pictures included pictures of adult women...the presentation of science as a prototypical masculine endeavor may help to explain how young girls are "cooled out" of science and channeled into more traditional "feminine" fields (Weitzman, 1979: 179).

English professor Marjorie B. U'Ren commenting on the writers of school textbooks observes:

The fact that such textbooks are quite fre-
quently written by females suggests the low opinion many women have of their own sex. This is not surprising; individuals generally adopt the attitudes of their own culture even when these attitudes are directed against their own kind (1971: 223).

The power of externally defined self-images, regardless of the reasons they are generated, are problems for women. This is reflected in research that establishes women of all classes as the prime users of mental health services (Gove, 1972; Smith, 1975), which is not sur-
prising when we see how society defines healthy women. In the classic study by Broverman and associates (1972), mental health clinicians were asked to describe normal, healthy adults; normal, healthy adult males; and normal, healthy adult females. Normal, healthy adults and normal, healthy males shared almost identical descriptions while the descrip-
tion of normal, healthy adult women differed from that of healthy,
adult men in being "more submissive, less competitive, less indepen-
dent, less adventurous, less aggressive, more easily influenced, more ' excitable in minor crises, having their feelings more easily hurt, more conceited about their appearance, less objective, and disliking math and science" (Broverman et al., 1972: 70). From this research we see that women are caught in a catch-22 situation (Kimball, 1975). A woman can be a healthy adult but sick as a woman, or a woman can be a healthy woman and sick as an adult! Here we have a blatant example of the male standard as a norm seriously affecting women's lives.

Obviously the potential for women to have poor/low self-images is very high in Canadian society. The evidence points out that women have a generally poor/low self-image of themselves and that image is reinforced and supported by the cultural environment. Given the high value placed on males, it is not surprising to discover that women who report high self-images identify with male characteristics (Gordon and Hall, 1974).

Germaine Greer argues that the changes in women's roles must start from within themselves.
The organized liberationists are a well-publicized minority; the same faces appear every time a feminist issue is discussed. Inevitably they are presented as the leaders of a movement which is essentially leaderless. They are not much nearer to providing a revolutionary strategy than they ever were; demonstrating, compiling lists and sitting on committees are not themselves liberating behaviour, especially when they are embedded in a context of housework and feminine wiles. As means of educating the people who must take action to liberate themselves, their effectiveness is limited. The concept of liberty implied by such liberation is vacuous; at worse it is defined by the condition of men, themselves unfree, and at best it is left undefined in a world of very limited possibilities. On the one hand, feminists can be found who serve the notion of equality 'social, legal, occupational, economic, political and moral', whose enemy is discrimination, whose means are competition and demand. On the other hand there are those who cherish an ideal of a better life, which will follow when a better life is assured for all by the correct political means. To women disgusted with conventional political methods, whether constitutional or totalitarian or revolutionary, neither alternative can make much appeal. The housewife who must wait for success of world liberation for her liberty might be excused for losing hope, while conservative political methods can invent no way in which the economically necessary unit of the one-man family could be diversified. But there is another dimension in which she can find motive and cause for action, although she might not find a blue-print for Utopia. She could begin not by changing the world, but by re-assessing herself (Greer, 1971: 13).

The re-assessing Greer calls for is echoed by anthropologists, of course not for reasons of female enlightenment per se but for insight into the ways individual self-assessments influence the selection of personal goals and the choices people make within the context of their socio-cultural environment. It is no longer sufficient to say individuals are the carriers of culture without attempting to understand the processes involved.
Self-awareness, like gravity, was long taken for granted before it was subject to analysis, genetically and functionally. We now know that it is one of the attributes of a generic personality structure that has to be built up in the individual in every human society during the socialization process. This has been one of the contributions of modern personality psychology. From the anthropological side we know that there are varying traditional concepts of the self in different societies that must contribute to the self-image of the individual. How far variables in self-concepts are related to differences in needs and goals of the individual and consequently to behavioural differences needs further investigation...Self-awareness is as inherent in the human situation as are social structure and culture (Hallowell, 1953: 615).

Hallowell sees self-image (or self-awareness or self-concept) emerging as an important category in analyzing cultural stability and cultural change.

(an) important contribution of anthropology...is the demonstrable relations between cultural variability and the motivational systems of human individuals, that is, the differential organization of drives, needs, emotions, attitudes, and so on, which lie at the core of relatively enduring dispositions to act in a predictable manner (ibid., 605).

My own use of self-image is twofold. In one sense I conceptualized it as an essential component of ourselves, strongly influenced by our culture, by our sex-role socialization and by our interaction with our social environment. It relates to our ability to act or perform in society. It is less than our total personality but more than the merely visible aspects of ourselves. It is assumed that the presentation of self is an outward statement of inner beliefs or at least is an outward statement of how we want to be perceived. In this second sense, it is a strategy we can use; we can manipulate self-image. So in one sense it is an unconscious part of us and in another it is a
very conscious resource (similar to the 'as is' and 'ideal' constructions used in the preceding discussion). Self-image influences the selection of personal goals and strategies used to obtain them. It remains for us to discover how the self-images of entrepreneurial women influence their behaviour. The research examines the changes women entrepreneurs perceive to be necessary for their businesses, the strategies they use, and how they conduct themselves not only in business but in their non-professional lives. Before we turn to the experiences of entrepreneurial women, I am going to present a summary of the available information about them.

WOMEN ENTREPRENEURS

I think the first point to be recognized in my description of entrepreneurs is that I use the descriptive female noun 'women' to identify the group that I am studying. If this study was about male entrepreneurs I could use 'entrepreneur' and everyone would assume I meant men. I suspect not many people would object but in my view, that would be wrong. I believe researchers must be very clear to specify gender regardless of which gender is examined. In the beginning of my research I defined entrepreneur as a woman who initiated, organized and ran her own business. Subsequently, I discovered that while the definition was perfectly acceptable as a means of identifying the group of women I wished to study as a tool of analysis, it was inadequate. It is important to look at not only who or how many make up the category called entrepreneurial women, but just what the role of entrepreneur comprises, that is, how it is embedded in the cultural and social environment.
Entrepreneur is an androgenous word, but in looking at research about women entrepreneurs it can hide more than it reveals. Most of the research prior to 1976 identified only men as entrepreneurs but seldom made note of that fact. James DeCark and Paul Lyons state:

"(A)lmost all research on the characteristics of entrepreneurs has taken place using samples of male entrepreneurs. Few studies report the sex of the subjects. The reader is left to assume that the subjects are males". (1979: 379)

I doubt whether it was even considered a problem until the last decade. Schwartz (1976) begins her study of the characteristics, motivations and attitudes of women entrepreneurs;

"...little attention has been given to female entrepreneurs. In contrast, the entrepreneurial behaviour of males has been researched extensively with conclusions rendered regarding the characteristics, psychology and management styles of these male entrepreneurs". (1976: 48).

In 1980 Winter, after concluding research on entrepreneurial women for the Canadian government, wrote a guide book for the would-be woman entrepreneur. She points out:

"(T)he enterprising woman is not yet a role model as say, a woman doctor is. Traditionally, women have been excluded from the language and literature of business. From Robinson Crusoe to Business Week, the hero of the tale is male; government publications and teaching texts still address the potential business man". (1980: 10)

Winter is well aware of our Canadian view of the entrepreneur as male. Cochran wrote in 1965 "...the able entrepreneur wanted to be one of the boys even with the workmen, but wanted a margin of respect for his abilities and position" (1965: 105 [emphasis mine]). This is in an
essay entitled "Role and Sanction" which discusses how societal stereotypes influence entrepreneurial activity but women are not mentioned at all! Even as late as 1983, Ross writing about the 'Entrepreneurial Personality' concludes

"...the most successful entrepreneurs seem to be happily married men. Most have good marriages with bright women ...The wives, in fact, seemed to be partners". (1983: 63)

It never seemed to occur to Ross that women are entrepreneurs in their own right.

Nevertheless, it is because the entrepreneurial role is considered a 'male' role that it is the basis of my research. Skolnik (1981) suggests the study of women performing non-traditional jobs may be valuable research areas in order to document "the impact of non-incremental changes in women's vocational lives on their home, personal lives and self-images" (ibid.: 126). Jenks in his essay on "Approaches to Entrepreneurial Personality", suggests a way to look at personality qualities such as self-image, is as business behaviour inseparable from "the social situations, past and present, in which actions are performed" (1965: 84). From Jenks, I see that the personality of entrepreneurial women, of which self-image comprises an important part, needs to be understood in social situations which are influenced by the cultural environment, past and present, surrounding entrepreneurial women's behaviour. Jenks further states: "...it is asserted that no personality, unique or otherwise, can be understood apart from the context of social situations, past and present, in which it has functioned. Nor are social situations to be adequately understood except in terms of the way persons actually or typically involved define or deal
with them" (ibid.). I see the views of Skolnik and Jenks useful in developing the structure of my research. Present day entrepreneurial women, for the most part socialized in traditional female sex roles, are exposed to feminist analysis but must deal with a largely traditional male dominated situation - the business world. They are influenced by their past socialization and particularly the sex-role images of their past.

At the same time the women entrepreneurs have other roles to perform. Some, such as the more traditional roles of wife and mother, perhaps require different organizations of their self-images. The entrepreneurial role for women is still new enough that there are few role models, which means many of the women entrepreneurs spend a lot of time not switching roles per se but switching self-expectations for particular situations. That is, there is not available to entrepreneurial women a role-model which satisfactorily and/or realistically incorporates the variety of actual and perceived social demands on their time by other members of their social group. Therefore, the switching process may be more clearly illuminated to themselves and to others because it is a more conscious effort. The expectations of the entrepreneurial role may be in direct conflict with the expectations of the traditional roles of wife and mother. The entrepreneurial woman may switch her self-expectations and her behaviour to accommodate the role she is performing at any given time. Since she is of course the same person, role conflict may develop.

In Jenks' terms, I understand the past as including the traditional roles and the present as including the new entrepreneurial role (and how that effects the other present areas of a woman's life). The
way we understand the entrepreneurial woman's social situations is by paying attention to how she defines and deals with her particular situations. It is the entrepreneurial woman's version of her experience I am concerned with, not my interpretation of it, although that has its place.

Jenks goes on to say

"...personality at every level of analysis is seen as some degree of organization of all resources of the individual with respect to the situations in which (she) he tries to act...Personality is dynamic; it undergoes irreversible changes, not merely of an autonomous character, arising from continuous interplay with environment, especially the social environment" (loc. cit. [emphasis is the author's]).

In my research I have used women entrepreneurs to test whether their self-images (as aspects of personality) undergo change in response to the social environment in particular the entrepreneurial environment.

What is the entrepreneurial environment as it pertains to women? A proportion of the entrepreneurial literature is concerned with deciding who is or is not an entrepreneur. As I have said an entrepreneur is someone who initiates, organizes and runs an enterprise. Inherent in the definition is the notion that some element of personal risk is involved. Barth (1978) suggests
"these characteristics imply that the entrepreneur must initiate and coordinate a number of inter-personal relationships in a supervisory capacity to effectuate (her) his enterprise. In other words, around the entrepreneur there arises a corporate group (the term corporate group will throughout be used in this wide Weberian sense) (Weber, 1947), new in terms of its particular membership and function and perhaps also an innovation in terms of its composition and structure". (Barth, 1978: 5)

Barth's definition is particularly helpful in pointing out the importance of the other people that the entrepreneurial women interact with in their own particular social and cultural environment.

I have already outlined the treatment of women in past entrepreneurial research but in the last decade new studies have focused on women entrepreneurs as part of the paid labour force. In 1983, 53% of Canadian women between 15 and 65 years old participated in the paid labour force (Canada, Women in Canada, 1985). Women made up 42% of the total Canadian Labour Force. Recent statistics on self-employment indicate that women account for 27% of Canada's self-employed (total self-employment is 13% of all employed (male and female) in Canada) (British Columbia, Self-employment Trends in British Columbia, 1985). In the United States, the growth rate for self-employed women is three times that of self-employed men (United States, Bottom Line, 1977). In Canada, women are entering this segment of paid labour at anywhere from double to over three times the rate of men (Baird, 1982).

1. I also use the term corporate group to describe the group of people a woman entrepreneur gathers around herself to help her perform the entrepreneurial role.
In addition to compiling numbers of women entrepreneurs, the studies look at defining characteristics, such as personality attributes and personal circumstances; size and type of business and difficulties encountered. Almost all the studies relied on mail-back questionnaires, with sometimes more in-depth interviews. The size of the responding population ranges from 20 in-depth interviews to 3,200 mail-back questionnaires. The studies cover 1976 to 1985, from a U.S. Presidential Task Force to a Canadian provincial survey, but their findings are remarkably similar (see Appendix 1, p. 136 for an example of the type of questionnaire).

The following description of characteristics summarizes all the studies' findings and presents a profile of a typical female entrepreneur. Women entrepreneurs started new businesses rather than inheriting them or buying existing businesses. All the women entrepreneurs had been in business for a short time (almost all less than 20 years and an average of about 6 years). Most are first-time business owners who rent their business premises. Most own only one business and started it alone without a partner. Their businesses operate in the service or retail sector. Female entrepreneurs generally make less money than male entrepreneurs. Women entrepreneurs have more education than the average person in Canada and the United States. Many female entrepreneurs report having an entrepreneurial role model. Female entrepreneurs maintain a family as well as a business and many started their business in their thirties (Schwartz, 1976; U.S., Bottom Line, 1977; DeCarlo and Lyons, 1979; Baird, 1982; B.C., Self-employment Trends in B.C., 1985; Ontario, Entrepreneurship and Small Business, 1985). Credit discrimination is reported by women entrepreneurs,
particularly during the start-up phase of their businesses (Schwartz, 1976; U.S., Bottom Line, 1977; Baird, 1982). The need to achieve, the desire to be independent, the need for job satisfaction, the ability to work hard, a high energy level and the necessity to make a living are the major personality and motivational characteristics associated with female entrepreneurs (Schwartz, 1976; DeCarlo and Lyons, 1979). Female entrepreneurs share an autocratic management style characterized by active participation and control of their business operations (Schwartz, 1976; DeCarlo and Lyons, 1979; Baird, 1982). The most common failing of women entrepreneurs is underestimating the cost of their businesses and marketing their product or service (Schwartz, 1976; Winter, 1980; Baird, 1982). The ability to ask for help is identified as important to the success of women entrepreneur's enterprises (Winter, 1980; Baird, 1982; Scollard, 1985).

In a study using two standardized objective measures, Edwards Personal Preference Schedule (EPPS) and the Gordon Survey of Interpersonal Values (SIV), women entrepreneurs scored high in comparison to the general population on those personal characteristics identified as relevant to the entrepreneurial role (DeCarlo and Lyons, 1979). That is, the female entrepreneurial subjects scored high on Achievement, Autonomy and Aggression scales of the EPPS and the Support, Independence and Leadership scales of the SIV. It is important to note that many entrepreneurial women felt they had to acquire the skills to become entrepreneurs (Winter, 1980; Scollard, 1985). That suggests would-be entrepreneurial women consciously develop the personal characteristics that distinguish them from the rest of the population. And perhaps before the entrepreneurial women became entrepreneurs, their
test scores would have been similar to other women. I believe that personality characteristics or their lack do little to identify women entrepreneurs without including a description of their social and cultural environment.

While the studies included here about female entrepreneurs are valuable additions to entrepreneurial research and aspects of women's lives, they tell us little about the kinds of changes women must make to become entrepreneurs, particularly changes which have to do with their self-images. We are presented with a 'fait accompli', suggesting entrepreneurs are born not made. Yet, the contrary appears to be the case. Entrepreneurial success stories encourage the 'everyday' woman to see herself in the entrepreneurial role. Certainly some factors of heredity and upbringing can be advantageous but many women in our populations share similar birth orders, have access to entrepreneurial kin or experience, and are decisive and goal oriented in many situations (to name just a few entrepreneurial traits). The traits that are illuminated as entrepreneurial describe many people who are not entrepreneurs. It seems what sets entrepreneurs apart is the fact of initiating and co-ordinating a number of interpersonal relationships in a supervisory capacity to promote their enterprise (Barth, 1978). There is also an element of personal risk involved. Entrepreneurs are agents of change, both in an economic sense and a cultural sense (Sexton, 1982(a)).

My understanding and use of the term entrepreneur is as a social role involving the formation of a new corporate group around it. It is also an aspect of an individual's role because there are other roles individuals perform (like mother or father, wife, friend, etc.) that
impinge on it. In the literature surrounding both of these constructions, its most dominant characteristic is male gender.

The role of entrepreneur is one of the 'new' roles women are taking on and adapting to their circumstances. The big struggle for would-be female entrepreneurs may not be sex discrimination as illustrated by reported credit discrimination but the achieving of a self-image compatible with both entrepreneurial roles and female roles.

A point I want to make clear is that all my informants and all the research material is based on assumed successful entrepreneurs. There are two exceptions: 1) the research by Sexton and Van Auben (1982) which compares successful and unsuccessful entrepreneurs and 2) in Baird's (1982) work on Canadian women owners/managers where a few women entrepreneurs were included even though they no longer operated a business (no reason was given why they no longer did so). Success means, in the only way I can define it for my research, that the entrepreneur is still in business and has not declared bankruptcy.

RESEARCH METHODS

The purpose of this section is to describe the ways, means and manner of proceeding that I have used in producing this thesis. I believe that the 'how' of research is as important as any other part of the research project; in many instances more important. I am going to discuss the following topics which comprise or influence the methods I have used; objectives, study components and significant problems. I conclude with a description of the interviews with my key informant.
Objectives

The main objectives of my research are threefold and directed towards examining the experience of women entrepreneurs in Canadian society. The research is exploratory in design and aimed at generating interest and insight in the topic. My first objective is to describe Canadian entrepreneurial women's experience in relation to the universe of Canadian entrepreneurs and link that to the larger cultural and social environment. My second objective is to present the material not as a polemic against male dominance but as an affirmation of particular women's experience in the organization of Canadian society. My third objective is to use as much Canadian material as possible because so much of our Canadian experience is obscured by the overwhelming presence of the United States. Canadians are often assumed to be similar to their American counterparts, an assumption that may not be valid. I also believe that anthropology should not be exclusively the study of 'other' cultures. The further removed (geographically and symbolically) from one's own is not necessarily better. In fact, we should be able to offer serious insights into our own communities from our research endeavors.

Study Components

The components of the research cover three areas: literature search, a case study and other informants.

Although the primary literature search is conducted at the initial stages of research, I find it to be an ongoing endeavor particularly if one has to wait for material to be sent from other locations around the country. I focused my library search on 'women entrepreneurs'. Although
this material is sparse, it reflected the usual trend in studies about women. That is, most of it is recent and a male standard is used to illuminate and judge the female experience. In Canada, quantitative research has been conducted by the federal and some provincial governments on women entrepreneurs. An interesting source of information comes from an array of "How to Succeed as a Woman Entrepreneur" books. The books are either written by a women entrepreneur or in association with one. They utilize numerous specific individualized comments extracted from their own experience and the experience of other women entrepreneurs. The books are illustrated with many details from the lives of women entrepreneurs, both domestic and business. The books include an enormous number of helpful 'tips', suggestions, encouragement to start a business and information on other sources to consult for help. This literature is readily available to the women entrepreneurs and the general public. While in sheer numbers there are more American publications with sometimes references to the Canadian situation, there is a substantial number of books written by Canadians for Canadian women.

Case Study

I chose to use a single case study to address my primary objective of providing a more in-depth picture of a women entrepreneur than the thumbnail sketches printed in the literature I read. I chose the case study method because I saw it as being an adaptive one readily complemented by additional information and confined to a manageable environmental and personal context. While there is some debate about the usefulness of case studies, I felt that the advantages for my research
outweighed any possible disadvantages. For my purposes, the case study was a good choice. I could utilize library research techniques and present the divergent themes into a cohesive unit focusing on the case study.

In my case study, I contacted an entrepreneurial woman who met my criteria (see Key Informant, p. 41) and she became my key informant. We arranged mutually convenient times for a series of interviews, I also spoke with some of her employees and talked with her pre-school children accompanied by their nanny. I arranged to be present at least once a week at her workplace and had access to clients and other staff. The case study is bounded by my key informant's workplace but not limited to it. My intention is to connect her role of entrepreneur with the other aspects of her life (wife, mother, friend) and a case study can accomplish those objectives.

Other Informants

An anthropologist makes use of all aspects of a culture and society to glean information for research purposes. The objects, artifacts and written material all have their place, but particularly useful is insight into all the taken-for-granted activities with all the taken-for-granted reasons for doing them. Friendly conversation and everyday social interaction becomes data. In this thesis, I make use of friendly conversation and everyday social interactions to gather additional information about women entrepreneurs. Some of these informal interviews took place at a conference specifically aimed at women entrepreneurs, others at the workplace of women entrepreneurs whose businesses I entered as customer or friend. Some sources of information
were quite unexpected. I encountered some women entrepreneurs at parties where my research interest generated conversations with women entrepreneurs in attendance. One particularly useful source was in connection with my son's soccer team. Several of the boys on the team have mothers who are small business owners. The entrepreneurial mothers discussed portions of their lives over the course of watching our sons play soccer every Saturday during two soccer seasons (soccer season lasts from September until April). While I often asked questions, the women usually volunteered information about whatever problem they were currently struggling to solve. Many of the informal conversations gave me insight into responses to situations I had not considered. The informal forms of data are well within the bounds of legitimate research material for anthropological purposes.

Significant Problems

Under this heading I am going to discuss three problems that I consider significant: informant status, bias and problems of the primary research component. It is important to recognize potential problems in order to minimize and/or counteract their effect.

Informant Status

My key informant met all the criteria that I required; she started, organized, and ran her own business; she was married and living with her husband; and she had children whom she was responsible for raising. She was also a white, protestant, university educated woman who occupied the same or higher social status that I did. This was also true of most of the other informants with whom I came in contact.
(a few women entrepreneurs were black or oriental; for many I was not aware of their religious affiliations). In most fieldwork experiences, the student anthropologist studies a group who by North American standards occupy a lower social status. In some situations the student anthropologist is at least allocated a special and generally esteemed position. In my case, I would say that as a student I was in a lower status position and my informants are informed educated people who are not so much in awe of my position but accommodate it as a favour to me personally and/or a commitment to research generally. I believe my 'mature' student category (I am about the same age as my informants) and the fact that I have two children, enabled me to be treated as at least an equal on the business level and sharing some of the same circumstances on the personal level. In any fieldwork situations, it is important to have an understanding of the social status positions one occupies vis-a-vis the informants. I also found that because my informants were of equal status I was particularly careful to be accurate in how I presented my research. That is, I was not studying some far away cultural group who may not read and who have no possible way to reject or agree with what a researcher writes about them.

Accountability to the researched is becoming increasingly an important issue in all research activity.

Bias

Bias is a significant problem in all research, whether it is acknowledged or not. In my opinion, recognizing that nothing is value free is a first step in counteracting bias as a problem. In my research work my bias is definitely toward the inclusion of women in all
research or at least the acknowledgement that women are not otherwise being addressed. My bias is based on discovering the exclusion of women from many historical accounts and that where they are included, often a male bias arises unchallenged. It seems obvious to me that gender is a crucial issue.

The other direction of my bias is in studying one's own society. There is a danger in studying one's own society that cultural patterns will not be recognized. That is, because I am describing aspects of my culture, my familiarity with it may allow me to make assumptions or leave out details that may be questioned by researchers not as familiar with the culture. The consequences of familiarity with the culture in the crucial activity of translating observations into data can be a problem; but they do not have to be. Again, I think awareness and sensitivity to these possible problem areas helps reduce them as problems and may turn them into advantages, for example, ease of entry into the group under study, being able to focus more quickly on specific aspects of the research, sharing a common language and social heritage.

Informant status and bias are not different in kind, though they may differ in intensity, from problems other researchers deal with in other more exotic cultures. Beneath my particular problems in a familiar culture context are the same problems that researchers in foreign lands encounter.

Problems with Case Study Method

The use of the case studies method labours under ambiguous notions of just what they are and what they can do. Case study research is employed in a variety of disciplines and situations. Its utility is
widely recognized and it is just as widely criticized. Yet there is little written about it or how to do it.

Case studies are generally seen as belonging to qualitative methods rather than quantitative but they are ranked lower than other qualitative methods. Blease and Bryman (1986) state: "(T)he notion of 'case study' is often used in a way which makes it synonymous with ethnography" (166), resulting in case studies being placed with other qualitative methods. Case studies and other qualitative methods are often characterized as 'soft' research strategies. The implication is that qualitative methods (and hence, case studies) are not as rigorous as other research methods (Yin, 1984). Chambers (1985) notes that in anthropology, case study research is often utilized by applied anthropologists because they work in the public sphere rather than the academic sphere. He asserts that the goal of the applied anthropologists' research is a deliberate one and is typically derived from a need to make decisions concerning some aspect of human behaviour. His view distances case study research from other academic research and implies that case study research is not as 'good' as other academic research.

Robert Yin (1984) champions the case study method by providing an outline of how to do it and a specific definition. According to Yin, the case study is defined as:

an empirical investigation inquiry that:
. investigates a contemporary phenomenon within its real-life context; when
. the boundaries between phenomenon and context are not clearly defined; and in which
. multiple sources of evidence are used.

(Yin, 1984: 23)
In his view, the major criticism of the case study method is its lack of generalizability. He sees that criticism as the major one directed towards all qualitative research and feels the case study should not be singled out as the sole target. He further responds to the criticism by saying that the case study should not be viewed as a sample generalizable to theoretical propositions. Most often, case study research presents an account of specific people in specific circumstances. The criticism is one directed more at how the research findings are used than at the research itself.

I believe case study research is an evolving research method which attempts to bridge the gap between qualitative research and quantitative research. Blease and Bryman (1986) view the integration of quantitative and qualitative techniques in a single case study to be "mutually enhancing" (167) to both methods and "a sensitive merger may provide a more complete picture, which might be more satisfying and attractive to academics and policy-makers alike" (ibid.).

In my research, I use the case study method. I have included the quantitative research available along with a qualitative account of entrepreneurial women to present a more rounded picture of specific entrepreneurial women in present day Canada. The major qualification to my thesis is that I did not include more information about my key informant and/or I did not add more women entrepreneurs. That is, my account could have been more complete by the addition of more information about my key informant or by including more 'key' informants. In spite of the limitation, the case study that I have constructed does resemble the definition of a case study presented by Dr. Yin and gives a picture of specific entrepreneurial women in Canada.
Key Informant

The following information concerns the interviewing and the building of rapport between myself and the key informant. It describes how, why and where the discussions took place. In the next chapter containing the situational contexts, I have included, where appropriate, information about the circumstances surrounding the statements by the informant(s) but a chronological account of the interaction between the key informant and myself is not apparent. I want to include it in the research description.

My first step was to acquire a women entrepreneur informant. In deciding who to use as an informant I relied on the printed research material already collected to help guide my choice and give me needed background information. I decided to make a list of what I felt were the most important aspects concerning my informant. I compiled the following list:

1. woman started, organized and ran business
2. married and preferably with children
3. preferably between the ages of 30 to 50
4. close to the university where I lived
5. a business that interested me (I was going to be spending a lot of time with this person in her business)

The preceding year I had begun to take an active interest in aerobic exercise and health clubs. I started to go to a variety of places to try out their facilities to see which ones I liked. It was during this shopping around activity that I met my informant, who also had the exercise program that I liked the best. Several months later when I was compiling my informant criteria list and after attending her
classes regularly, I realized she met my requirements. I set up an appointment with her over the telephone. She was reluctant to take part because she was very busy. Fortunately, I had estimated the amount of time I thought I would need and how often we would meet. From the literature I had discovered most entrepreneurs like to be able to block out time on a calendar and organize their time carefully. She was also worried about an invasion of her privacy because she had just been interviewed by a journalist and did not like the experience. I assured her that she could refuse to answer any of the questions she felt were inappropriate. We made our first appointment.

I obtained official credentials from my advisor to introduce myself and the project. I also had a consent form made up for her and her personnel manager to sign. I felt these acts reinforced my professionalism for her and alleviated some of her concerns about the interviewing process.

Our interviews were conducted at my informant's convenience near her place of work. There was little privacy at her workplace and she thought we would be interrupted constantly. We met in a nearby cafe which I discovered she used quite often as a kind of 'office' for her business meetings and even as a place to do her paper work. The personnel manager used the cafe in this manner as well. The owners of the cafe were well known to her and treated her like a special customer. They did not object to our use of their cafe for meetings. In fact, when I suggested that I should ask permission from them, she said that it was not necessary. She kept an account open with the cafe owners and we quite often had a beverage or light snack which she always put on her running tab. She said they billed her once a month and it went
on her business expenses, and I was not to worry about it. Meeting at the cafe precluded me from using a tape recorder because of the difficulties with background noise, finding backup outlets and perhaps more importantly, my level of expertise with the equipment. I did not feel very comfortable using a tape recorder in this situation nor did I relish the chore of transcribing the tape. I opted for making notes and checking back for details missed at follow-up meetings.

My informant and I met formally for 6 weeks. I made three follow-up phone calls and my informant read a transcript I prepared of our meetings. She added comments and corrected any factual material I had missed. After the first set of meetings, it was necessary for me to meet with her again and pursue other questions arising from my analysis of our meetings and other material. We met three more times for about an hour. The meetings took place in her office and in a new snack bar she had added to the exercise studio. A new nanny came by with the two children during one of our meetings.

Once committed to the research project, my informant proved to be a ready and willing participant. She gave me access to her workplace and included a free membership to her exercise studio during the initial set of interviews. Her generosity enabled me to observe the workplace and the staff and clients easily. It legitimized my presence without having to explain my research except when I wanted to. She also gave me all the publicity material available on her and the business. There are two kinds of material: material she generated and material that was generated about her (and the business) by journalists.
There are two areas which she was reluctant to talk about; how much money she made and personal details. The first area, finances, she was very sensitive about. She was quite willing to discuss her start-up experiences and how she put her financial backing together but not how much profit she made. I constructed a scale of sales volume and she placed her company's sales on the scale. I discovered from the literature on entrepreneurs that this particular subject is a very difficult one to get business owners to talk about so I was not surprised by her reluctance. Nevertheless, there is a gap in my research about my key informant because she was reluctant to provide me with many details of her financial arrangements. I have assumed she is financially successful partially because she admitted to a range of gross sales of over $2,000,000 in the last year. I also assume success because she remains in business and because she looks and acts successful. It is difficult to say what kind of insights may have been elicited if more financial details had been made available. The other area, personal details, made me wonder what kind of personal details she thought I was going to ask. She answered everything I asked and volunteered many details in the course of our conversations.

Other than these two areas, my informant was most cooperative. In essence, the experience was much like getting to know a new and interesting friend. Sometimes over our coffee in the cafe and particularly during our later meetings, I would have to remind myself to keep the conversation on topic. I always had an outline of prompts and questions on specific topics to discuss but generally I tried to flow with the direction she took from my opening question or whatever she started to talk about. I felt this was one way of following the connections
she made between the concepts I introduced rather than following my own connections.

After the initial interview which was a little stiff and formal, we would talk easily the entire time. I began each session (the first set of interviews and the second set) with specific questions raised from the previous session. I gave a brief outline of what topics I wanted to cover in that particular interview session. I felt it was important to get the details covered quickly and concisely at the beginning of the interview so that our discussions could flow with as few interruptions from me as possible. I encouraged my informant to ask questions and to make any comments throughout all the interview sessions. The format was comfortable for me and appeared to be so for my informant. She had scheduled an hour of her time for each session and we kept pretty much to that time limit. Only once did she not show up for an appointment at the cafe. After waiting for about 10 minutes, I went over to the workplace. She was engrossed in something that had come up unexpectedly and had forgotten the time. She was very apologetic but said if that ever happens again to come and get her right away. We just rescheduled our meeting and it never happened again.

My interview experience with her was very positive even if it was somewhat limited. If I had gone to her home and met with her family and taken part in some of her more personal activities, that would have provided a more detailed picture of her life. At the same time much of her 'free' time and many personal activities are taken up by the business and I had ample access to those activities. At the time of our interviews I did not feel comfortable in pushing myself into the private personal time she had available to her. We did talk about family,
personal details, responsibilities and her feelings about all of these topics a great part of our time together. I had ambivalent feelings about imposing on her hospitality further and I could not convince myself that it was necessary. I now feel that visiting her home and being included in family activities would have been valuable additions to my research. The depth of my observations and insights could only improve by being able to personally observe the interaction of family members instead of only through the verbal reports of my informant. I was sensitive to the fact that she worked extremely hard and long hours, took her responsibilities to her family seriously, and the introduction of another person would just add to her workload. In the end, it was my own feelings that precluded me from even asking her.

My research methods may not be considered systematic but they are not random either. They have arisen from the material I discovered. I have pulled examples from the literature, from my personal experiences and utilized a case study in an attempt to get a rounded picture. I focus on the case study but I use the other material to build around and bolster the information presented.
CHAPTER II

INTRODUCTION

The following situational contexts are extracted from the literature and my personal observations. The categories I have extracted are: start-up, work environment, home environment and time. The boundaries of the situational contexts are defined by the entrepreneurial role but are not limited to it. The intent of the analysis is to illuminate the various roles and complementary self-images. The relationship between the two is revealed within the situational contexts. At the beginning of each situation I describe the problem I am addressing and the context. Each situational context is linked to the main thesis question but answers its own question within its specific context.

START-UP

Start-up is the first situational context where I will illustrate the influence of the self-image of entrepreneurial women. Here we see the initial stages of the business and the first contacts with a variety of other people who form the 'corporate' group (in Barth's sense). Specifically, I will present some of the feelings the entrepreneurial woman expresses and actions taken during the 'start-up' of her 'new role' - entrepreneur.

Start-up refers to two kinds of situations: the beginning of the enterprise and the initial contact with other professionals (such as bankers, lawyers, accountants) and potential clients or customers. I define start-up as the period of time anywhere from when the entrepreneurial woman began to think about starting a business to several years
after the actual opening day of business. I suspect the concept of start-up will vary among entrepreneurs and a flexible definition will be needed to accommodate the variety of experience. I ask the question: how does the self-images of entrepreneurial women influence their behaviour in the start-up of their enterprise?

In journalist articles, entrepreneurial guidebooks, government small business handbooks and in my discussions with women entrepreneurs the question of how women entrepreneurs got started is the most frequently asked question. My key informant during our second interview in the cafe responded to my query with the following story.

Well, I guess I've been an entrepreneur all my life. My earliest venture was a kool-aid stand at about 7. Then, together with my future sister-in-law, around age 18, we ran a "play-in" for children. We took children for the summer months on a daily basis and basically took them places and did things with them. It really thrived but it got too big for us to handle and my sister-in-law moved. So it ended...Now this business (exercise studio) came out of my awareness that people were becoming more and more active. There were hardly any exercise classes happening at that time so I went around and I looked at what programs were being offered. I decided I could put a really dynamite program together. I took classes at the university in Kinesiology and nutrition - I still take a course a year to keep up. I researched the whole area of exercise and business. I mean I spent a considerable amount of time finding out about the business (she spent about one year preparing). I made up a business plan and really try to stick to it. Of course, I revise it but I think it helps. Then I took the plunge and gave my first class in a teenie weenie gym with just me doing everything. I had about 20 students including a healthy number of relatives and friends. I relied on word of mouth to spread the news around and within 3 months, I had to get a larger space.
My key informant's previous experience as a teenager in operating her own business with a partner prepared her for entrepreneurial activity in a way not echoed by some other entrepreneurial women. Current research suggests most entrepreneurial women are operating their first business. Most of the women I talked with at a conference for women business owners\(^1\) said their current enterprise was their first and they needed a lot of help to get started. My conversation with eight of the women registrants took place over a sit down breakfast which was the initial activity of the conference. It was a open seating arrangement and we were all strangers to each other. Our table of people introduced themselves and each person spoke about why they were attending the conference. Six of the women were either in the process of establishing a business or already operating a business and two were seriously thinking about starting one. All were at the conference to gain more information and to 'network'.\(^2\) They all expressed interest in my research and volunteered their own start-up stories. I have included some of their conversations.

The first speaker is a well groomed woman in her forties. She is married and has two teenage daughters. She is wearing a classic flower

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1. Third Annual Business Ownership Conference for Women, September 5th and 6th, 1986, sponsored by the Canadian Association of Women Executives and Entrepreneurs and the Ontario Ministry of Trade and Technology. It was held at the Metro Toronto Convention Centre, Ontario. Over 500 women took part in the two day conference (see Appendix 2, pg. 140).

2. Network - to establish contacts with other business women and to promote their own business. This word was mentioned very often and the women at the conference considered 'networking' to be a valuable opportunity to connect with other businesses.
print shirtwaist dress and solid color jacket. Her hair is short and well kept and she is wearing a moderate amount of face makeup (foundation, blush lipstick, eye shadow, mascara applied with a light touch; she is wearing perfume). She owns and runs a dress manufacturing and wholesale company. The dress she is wearing is one of her lines. She is the only one other than myself who does not hand out a business card and apologizes profusely for forgetting to bring her cards with her. She begins her story:

I was a teacher for twenty years but I wanted to try something else. I loved the idea of working for myself. A friend got me started, she was the one with the initial contacts and experiences but she got sick and I took over. It was a real learning experience (she said this with a knowing look around the table, and elicits murmured agreements and nods from the other women). I did not know anything about selling dresses, just buying them! I started slowly in my basement, part-time, adding other part-time workers as I needed them but I couldn't manage any big orders. Well, it was either grow or die. I got a big order from a place on Spadina (garment district in Toronto) and I visited my bank for money to get a proper factory. I was lucky that my husband had a friend who is an accountant and he helped me plan out the first two years. My bank gave me the money. Well I really didn't understand my own business plan so I decided to take a course offered by the Federal Business Bank! It's not so hard once you understand, really straight forward but boy was I a dumb dumb starting out! I'm still learning.

Another woman at our table commented on how unusual it was to find another woman who owns and runs a factory. She said she considers

1. Federal Business Development Bank (FBDB) is a Crown Corporation that exists to promote and assist most types of business in Canada at any stage in their development. The services offered are divided into three major categories: Management Services (including seminars, clinics, information), Financial Services (loans), and Investment Banking.
herself an 'oddball' and was happy to meet another oddball! She thinks one of her secrets to success is because she asks 'dumb' questions and gets answers.

I've used the Federal Bank's programs a number of times. The first person who helped me had been in the garment trade forever. He must have been shaking his head when he saw my operation. He gave me lots of advice and proved to be a tremendous contact. Right now, I'm using a consultant for strategic planning. I also get advice from our customers. People are really very helpful, if you ask.

She went on to say:

This business isn't the one I wanted to start (she manufactures disposable clothing). I wanted to open an employment agency in my community to connect young mothers with the new companies springing up in my area. I took an accountant course to learn about business procedures and then I started doing the bookkeeping for my husband's business which is a distributing company for sanitary clothing. I learnt about his business and the kinds of products that were already available and saw a niche for my idea - disposable clothes. I started without a penny. I'd never sold anything in my life. I had no idea if I had any skill at it. I just did it. I worked from the phone in the basement for two or three months. All I needed was letterhead. I did my own typing and I carried no stock. I called up people and asked them what they needed and then I placed the order with my suppliers and got it wholesale. I usually borrowed samples from a supplier when I needed them. I found that my customers were asking for product specifications that my suppliers could not meet. So I decided to make it myself. I got one machine and one operator and now I have 29 and 13,000 feet of industrial space.

A third woman at our breakfast table operates a handcrafted sweater business out of her house. She is thinking of going as she calls it "professional". She explained her present business is part-time and the outgrowth of her hobby, but it is taking more and more of her time and she feels the need to either cut back or develop it in
of some way. She is at the conference to find out the kinds of questions she should be asking. She feels she doesn't know what questions to even ask yet. She was avidly listening to the discussion on start-up. Of all the women at our table her appearance was noticeably different. She was nicely dressed, but not with the same amount of fashion or style sense that was exhibited by the other women. She wore only lipstick and was among the last to speak. We discovered that she and I were attending the same workshop after breakfast and went together. She told me:

Hearing how the other women started their businesses, not knowing any more than I do, gives me some confidence to keep going. If the workshops are as informative and inspiring as our breakfast, the conference will be well worth my effort to get here (she lives about three hours away by car and had to get a caregiver for her children and convince her husband the conference was worth it. She stayed with friends overnight to reduce her costs).

At the workshop we attended together entitled 'Three Faces of Eve', concerning the multiple roles women perform in our society, the workshop leader began her presentation with this comment:

Growing up, the only image I had of a person in business was the image of the business man. That was the only word I heard. Being a business woman just wasn't in the realm of possibility. So now that I am a business woman, I feel I've done the impossible. I found out I can do so much more than I was brought up to believe I could do, and that feels great.

What is the image entrepreneurial women are after? In a session on image creation called 'Creating an Image for your Business' (at the Business Ownership for Women Conference), one of the leaders of the
workshop, herself a freelance image consultant, told the participants including myself:

Consider yourself a business actress. Don't project a unilateral image. Give people what they expect. Look like what you do. You wouldn't hire a messy looking accountant or a sick looking health consultant.

She went on to say that the right image is needed for whatever job you are doing. She recommends wearing a jacket because of the pockets. She thinks it looks more 'professional'. In fact, it was a very common item of clothing at the conference. In glancing around at the other women attending and leading the conference, most were wearing jackets. Some jackets were very flamboyant and others a more conservative blazer style and in many colours. The woman who was speaking had a daffodil yellow big look blazer on over a dress. She went on to assert: "Finding a business image to project is a business skill. Dressing appropriately should be looked at as another, albeit an important one, skill for you to learn". Her co-leader of the workshop, a graphic artist, concurred.

I check to see who I have to meet with during the day. If it is a client, I dress conservatively -- look responsible. After all, they are investing their money in me. If I am meeting with the printers, I wear jeans and sweatshirt and no make-up - I look like an artist or they won't take me seriously as an artist.

Both leaders of the workshop told us the idea was to convey a 'professional' image. They asserted appearing well groomed and appropriately dressed will contribute to your self-confidence in the business domain and can contribute to your success. If the large numbers of women attending the workshops on improving their image and the image of their businesses is indicative of the beliefs and concerns of other
entrepreneurial women, then the attainment of the 'professional' image is one of the goals of entrepreneurial women.

J. R. Scollard (1985) in her guidebook for entrepreneurial women reinforces the importance of image for success in business:

Both your manner and your appearance convey to your clients and bankers important information about you. You must analyze how they perceive you. You must develop an image that reinforces your professionalism (1985: 222).

My key informant, a fitness instructor who owns and manages a diverse fitness facility, agrees that appearances are important. Over juice and health muffins in her new snack bar area we talked about achieving a self-confident outlook.

Of course, fitness is my business so I may be understandably prejudice but I believe how you look and how you handle yourself are really important. If you have confidence in your physical appearance, that carries over into other aspects of your life.

She felt planning and taking time for decisions also contributed to her self-confidence.

I take time for decision making. I want a quality business and that means planning. When I started I thought out where I wanted to be in a specific length of time. Initially I planned for five years. I said, OK this is my plan for the next couple of years, now how do I go about doing it? So consequently, I anticipated a lot of problems along the way, and if you anticipate them, then they're not a huge monumental thing. They're something you overcome. So when I went to find my market, I identified the market I wanted to reach and looked at how I would attract that market. A lot of that was finding the right image and having a good quality product to back it (the image) up. Now I've got that market.

She felt knowing what you want and planning for it gives her the confidence to go after it. "The plan breaks everything down into
manageable parts. It has to be flexible but it is important to have one, not only for yourself, but it is a business tool and other business people expect you to have one. I wouldn't know what to do without one", she said.

One of the soccer mothers who is an entrepreneur reiterated the importance of planning. I asked her if she used a business plan and what she thought about such things. She confided her ignorance of business generally when she opened her children's store five years ago, a dream she had for many years but had held back because of her lack of confidence in her abilities. She finally went to an introductory business ownership workshop offered in her local library.

Once I knew what a business plan entailed and how simple it was, I could hardly believe that I thought it was this mysterious thing I'll never understand. Now when I talk to my accountant, lawyer or colleagues, I know what I am talking about and what they are talking about! It gives me a tremendous boost to know I can hold my own with these professionals. I don't mind asking questions or admitting I don't know something. I just do not get overwhelmed by much anymore.

While many women entrepreneurs discover new skills and build self-confidence in their abilities, many see the business world as a male-dominated domain to which they must adapt in order to succeed. My key informant believes "men and women can achieve whatever they want if they are willing to work hard. In her view, "the business world is not male dominated, it is just the way it is and you just have to stand up for yourself and deal with it". She told me she does not have much sympathy for women who "cry sexual harassment and unfair" because "women use that sexual game to get things. You can't have it both ways". At another meeting we talked about acquiring a new building.
She told me she had her husband negotiate the lease because the male owners of the building did not believe women were business people and refused to see her role as dominant. She felt her husband could get a better deal or perhaps the only deal. She said: "I sat there in their office like a dutiful little wife and even had Mike (her husband) point out where I should sign." I asked her how she felt about that and she replied, "It's just business".

Many of the women at the 'Business Ownership for Women Conference' expressed an understanding of the business world as a 'male' domain. A woman lawyer at the conference^ during a discussion of some of the problems women face in business commented:

There's so much sexism in the business community, and you're always on the line. You can try to ignore put-downs, but still you have to prove yourself against unfair standards. Because you're a woman, you really have to do everything twice as well as a man. The pressure to prove yourself and prove all women worthy at the same time is so intense. If a guy has a bad idea or blows a deal, it's written off with the attitude "everyone makes mistakes" and he is not permanently branded as an idiot as a result. But if a woman messes up, she's incompetent and even worse, it's taken as proof that all women are incompetent. There's really no room for errors in a bind like that.

Many women at the conference had stories about reactions they personally encountered during the course of running their businesses. The woman who manufactures disposable clothing remembered an incident early in her business. She was making an appointment with a businessman on the phone when he asked her why she wasn't home minding her kids. She

1. Workshop entitled "Three Faces of Eve".
said she burst into tears but then anger set in. "You stinker" she thought and found that kind of comment and attitude a real motivator for her.

Many of the women laughingly shared stores of being mistaken for a hired worker (usually secretary) by clients and customers and even more commonly being called 'sweetie, honey or dear', something they do not think male entrepreneurs had to put up with and they feel demeaned by the familiarity such language implies. They felt it was a lack of respect. Most of the women in this group felt they had to ignore the remarks but firmly tell people their name and title when necessary. A few admitted to enjoying the discomfort exhibited when the person found out that they were the boss. "The best revenge was success" according to the participants of the workshop.

One of the women entrepreneurs whose background is in nutrition and now runs an interior design company specializing in kitchens is also the mother of one of the boys on my son's soccer team. She believes the working world has been dominated by men but that it is changing. She thinks women entrepreneurs need to develop "thick skins and to focus on their objectives not liberating every person they meet". She illustrated her beliefs with this story that happened to her:
I was after a big contract to remodel the kitchen and eating areas of a wealthy middle eastern moslem gentleman. One of my male employees actually negotiated the deal but now it was time for a face to face meeting. Knowing the attitude of most moslem men towards working women (that is why she used her male employee originally), I was worried. I could blow this contract. I even thought about not going but for some reason, I just couldn't do that. Well, I agonized over what to wear, wanting just the right touch - not too manish but not too feminine. I finally chose a simple skirt and blazer, plain shirt, minimum make-up and adornments. I went with my two male employees and I was ignored until finally the client said I am so glad you brought a woman. After all, their place is in the kitchen, she will be helpful in the design. The client never did realize I was the boss but he loved the renovation. In one sense, I feel I did the right thing but I still feel a little uneasy about it and I don't tell that story to too many people. Business comes first but no one said it was going to be easy.

Some women entrepreneurs felt being a woman was an advantage in business. A freelance editor and writer taking part in the workshop, 'Three Faces of Eve', at the Toronto Conference commented "I believe my skills as an interviewer and my ability to get in to see people are because I am a woman. I think people generally are more comfortable talking with a woman and I think I get treated with more deference by the 'gate keepers' (secretaries, doormen, etc.) than my male colleagues". At the same workshop, many of the women entrepreneurs made a common observation that women enjoy initial success because they are a novelty, especially in a traditional male enterprise like manufacturing, but they also cautioned against expecting the novelty to last. "Being a novelty is no substitute for continued sales. You need to back up the 'novelty' with quality service and quality products", warned the woman manufacturer of disposable clothing. "In business, it is the bottom line that counts not the opening line".
My key informant has already addressed how she circumvents the bias of some business people towards her being a woman boss. She was able by using her husband in that instance, to get what she wanted. She believes her awareness and the actions she takes make business sense.

I do not see that kind of thing as an unsurmountable problem. I recognize it when necessary as a problem and then figure out a way to deal with it.

In research that asks the question of women entrepreneurs, what kind of help would they like in starting and operating their businesses? - their response is an overwhelming no to special help. They want to have the same access to financing and programs as their male counterparts. They want to be treated the same. It is a response echoed by some of my women informants. A bookstore owner friend told me, "I identify with the small business community first and bookstore owners particularly, then I think about being a woman business owner". My key informant responded to the question by replying:

Get rid of endless government involvement: 
People should do things for themselves and not rely on the government.

For my key informant being a woman or a man is incidental to the startup of an enterprise by an entrepreneur. She sees gender as a fact, to minimize or maximize as the situation warrants. She sees business knowledge and skills heavily contributing to success. "Nothing beats a well developed plan of action", she said.
Summary

Start-up is a situational context common to all women entrepreneurs. It is a time of transition for them where they learn the 'new', role of entrepreneur. The influence of the self-images of entrepreneurial women on their behaviour is most evident during this time. Most of the women report the process of learning the 'new to them' role is a time of self-discovery as well as discovery about the business world.

In establishing their businesses, women entrepreneurs experience barriers to their performance of the entrepreneurial role. Many women start out with very little information about the entrepreneurial role and little confidence in their own abilities. The women entrepreneurs were surprised at how straight-forward business activity can be and while they find it hard work, they are not mystified by it. The generally poor self-image (manifested by lack of self-confidence) entrepreneurial women confess to at the start of their enterprise influences them to be cautious and find out more about business generally and their business specifically.

Along with lack of knowledge about entrepreneurial activity, another barrier is lack of appropriate role models. The women entrepreneurs spend a considerable amount of time and effort evolving their own business image - one they feel comfortable with but more importantly, one that conveys a professional image. It is an area that women entrepreneurs feel particularly vulnerable about which can affect their self-images in varying degrees by positive or negative feedback from those around them.
The women entrepreneurs feel that their physical image is important to their role of entrepreneur. Since there are few women entrepreneurs to act as role models, the women entrepreneurs, particularly at start-up, must create their own images. Their images can be sources of self-confidence and hence, positive self-image or a continuing struggle to determine appropriate dress and hence can contribute to a poor self-image. The relationship between physical image and the presentation of a professional image generates many concerns for women entrepreneurs. This is illustrated by their great interest in image skills workshops like the ones at the conference 'Business Ownership for Women '86'. I suggest the reason for their concern is partly their desire to appear professional and partly because physical appearance is one of the most stressed components contained in a woman's self-image in our culture. It is because women perceive themselves to be (and are quite often) valued based on their physical appearance. While physical appearance is a common measure of value for all members of our society, there is a special emphasis placed on women because of their gender and the constraints of sex-role socialization. Presentation of the self as an entrepreneur and as a woman, has the potential to undermine the self-image of the person depending on the context of the situation she may find herself in. My key informant had her mother as a role model of a woman in business, and she expressed very little difficulty with her own physical image and her role as an entrepreneur. Her business is fitness which may also contribute to her self-confidence in her image. She also had run a small business successfully as a teenager which gave her experience in entrepreneurial activity not shared by many of the contemporary women entrepreneurs.
Clearly the acquisition of knowledge about the entrepreneurial role and acquiring the professional image eases the transition of entrepreneurial women into the business world. The professional image gives them guidelines to help them make choices which increase their potential to successfully perform the entrepreneurial role. The guidelines include carrying business cards. Not having business cards can result in feeling unprofessional if the cards are forgotten or unavailable (as happened to the woman at my table during the conference). The guidelines help women entrepreneurs feel professional and have the effect of increasing their self-image as an entrepreneur.

Sex discrimination can be a barrier for women entrepreneurs. In our society, women are discriminated against in many subtle and blatant ways which can affect their self-images. Some entrepreneurial women report feeling that they have to try twice as hard as male colleagues and that their mistakes are highlighted as examples of women's inability to do business. A view commonly held by women entrepreneurs is that the business world is a male domain and they must adapt to it.

In a world that not only sets a male standard but recognizes it as the only standard, women entrepreneurs must make their way. Their self-images come to identify with the community of entrepreneurs. Being a woman is often viewed by themselves as incidental to their entrepreneurial role. They strongly feel that the traits necessary for entrepreneurial activity are available to women and men. They also express a strong belief in individual abilities rather than sex determined ones. Women entrepreneurs are willing to make use of their gender if they feel it is to the advantage of their business. I am not suggesting that women entrepreneurs use their gender in an overtly
sexual way but rather deliberately. That is, when they perceive their
gender is advantageous to their business, they make use of it but when
they perceive their gender is a problem to their business, they mini-
mize their gender. An example from my research is the behaviour of
my key informant in getting her lease. Another example is the story
the designer told me on the soccer field about the contract with the
moslem gentleman. In other words, they make their gender work for them
instead of allowing their gender to work against them. Women entre-
preneurs contribute to how they want to be perceived by others and
hence, guide the creation of their own self-images.

Many of the women entrepreneurs report being subjected to sexist
comments. They appear to relegate sexist comments to the edges of
their self-images and not take the comments personally. They even
appear to enjoy the discomfort of the men who mistake them for em-
ployees. Their self-images which incorporate the authority of owner-
ship of a business appears to insulate them and give them some measure
of power in situations where women are commonly vulnerable. They
happily discover their entrepreneurial role gives them a measure of
respect not always accorded to them as women. Entrepreneurial women
discover their new roles provide them with a satisfactory way to handle
the pervasive sexism of our society. Their worth is not only measured
by their gender - female - but by the value of the entrepreneur role.
The role itself contributes to their positive self-image which in turn
influences their behaviour and influences how other people respond to
them.

Women entrepreneurs report that they do not want any special pro-
grams aimed at them because they are women. They do want access to the
same programs as male entrepreneurs. They want to be treated as equal members of the small business community. This is in spite of their understanding of the business world as male dominated. My understanding of the situation explains their views in relation to their self-images. In a society where special programs for women, like affirmative action, have become associated with hiring women, not because they are the best qualified but because they are women, women entrepreneurs see their hard won gains from the entrepreneurial role diminishing in value. Special programs for women entrepreneurs could result in the current group of women entrepreneurs losing some of the respect from other members of the society and that would affect their self-image; images which include making it in a man's world, with man's rules and man's rewards.

The entrepreneurial role is a challenging role for men and for women. It is a role that depends on hard work, finding out information and sound planning for success. All the women entrepreneurs I talked with have never regretted their decision to become an entrepreneur. The very visible rewards of the role are acquiring wealth and respect in their communities.

The discovery that business skills are not difficult to learn increases women entrepreneurs' confidence in their ability to undertake entrepreneurial activity. Once the entrepreneurial woman learns the business skills, develops her business plan and improves or creates the physical images; her self-image incorporates a new image of herself as a competent person able to handle a vast array of business problems. Her self-image improves as she incorporates the skills of a business person into it. It is a small step from acquiring the skills to
realising you are a business person and a business person is a valuable member of Canadian society. With each step of acquiring and maintaining a business successfully accomplished, new confidence leads to changes in other aspects of at least her work life. She may become an employer and in the next situational context, 'Work Environment', I examine, along with other components in the work environment, the influence of her self-image on her behaviour as an employer. The changes in the self-images of entrepreneurial women appropriately reinforce the transition stages of developing a new business. That is, her low self-image of her entrepreneurial abilities influences the woman to learn more about business and her business in particular, because it is all very new to her; then the self-image influences her acquisition of valued skills which increases her confidence in her abilities which are needed to promote her business. The stages of the growth of the business correspond to the increase of images available to her and to the general positive changes in her self-images.

The entrepreneurial image which both she and society values provides her with feelings of self-worth, and with ways to adapt to the public world of business. In the name of business she can deflect sexist comments and unequal business practices, viewing them as business challenges, not personal affronts. Her skills in negotiating her way through the entrepreneurial domain, the male domain, increase the value of her self-images. She feels uneasy about special programs for entrepreneurial women because the programs may have a negative impact on the respect that was so difficult to win. Generally, the self-image guides the women to learn more about entrepreneurial activity, hence increasing their self-confidence.
WORK ENVIRONMENT

Women entrepreneurs usually operate their businesses from a primary physical space they call their workplace or office. I use an inclusive concept, work environment, to convey the different kinds of work areas. By focusing on the work environment instead of defining the workplace boundaries, I am able to include the variety of activities and spaces women entrepreneurs make use of for their businesses. I ask the question, in what ways do the self-images of entrepreneurial women influence their behaviour in their work environment?

In my discussion of self-image and work environment, I include the home office and office separate from the home. Also included are the interactions between the entrepreneur and others in the work environment. The category of others includes employees, clients/customers, other professionals (members of her corporate group briefly touched upon in the previous section) and professional colleagues. In the following discussion I concentrate on employees and other professionals. I am focusing on the entrepreneurial woman's feelings and actions as she reports them to me, augmented where possible by conversations with employees and by my observations. Her feelings and actions are guides to the influence of the self-image.

I am beginning with my key informant whose entrepreneurial activity takes place in both the home office and separate workspace, and includes working with a partner to employing up to forty people at one time. The following discussion with her took place in her 'cafe office' over three separate meetings. In the first session we talked about her early years at her parents' home and first business enterprise. The second part was partially recorded during a discussion of
her office when she wanted to give me some promotional material filed away in the workplace at the fitness facility. In the third session I asked more direct questions to clear up some inconsistencies in my notes.

My sister-in-law (future) and I ran our child-minding business out of my parents' home. I guess we didn't think to do anything else. Certainly no one even suggested anything else. We used their phone but my mother and aunt helped us with our books and we deducted the cost from our expenses. In other words, we paid my mom to use the phone. My aunt really helped us a lot. She and my mom were both camp recreation leaders at our church camps and had terrific ideas for kid's activities. My mom is a real business woman. She is my role model. She and my dad were partners in their own business. My brother took over a few years ago but they still help out and take an active interest, in my business too. Anyway, my mom showed us how to keep a set of books, she did them for her and dad's business... (discussion of family life included in next situational context). She showed us to include expenses like the phone, paper, advertising, transportation and materials for activities in our records and the money coming in. We learnt you had to spend money to make money. We even did a mini market survey to test the product in our local area. We put up notices in the local supermarket and the response was good, so we went ahead. At the time I really didn't think about the location of our office but I realize now it was important to have it at home. My sister-in-law and I focussed on the kids and them having a good time but having the office at home must of helped our credibility with the parents of the kids. The parents had to trust us and having it at home with the implied (and actual) support of my parents and aunt was a plus for us. It was a wonderful if exhausting experience.

My key informant's next enterprise is her current fitness facility. When she started out she really did not have an office for her business.
I used my desk where I worked to keep track of things. I filed stuff there and I made my phone calls there. I guess my work was okay because my boss never said anything. I did everything myself but I started small and didn't expand until I had client demand. I didn't even quit my regular job for the first six months. The last thing I thought of was an office. I was worried about renting a big enough space to hold classes not offices.

For other entrepreneurial women an office can be a visible sign of their new role of business woman. At the 'Business Ownership for Women' conference during a workshop on 'Creating a Business Image', a woman entrepreneur spoke about her first office.

I love having my own office. I feel like I have arrived. I feel professional. I can have clients come into the office and we can discuss projects in private and I have all my material at my fingertips. Salespeople can bring in their samples. At the beginning I needed an office to help me organize myself, now I want one - bigger, better - something that shows off my success.

The workshop leader reiterates the need to be organized and strongly suggests an office space is the prime way to do it. She said:

You need to define your workspace and at the very least that means a desk, filing cabinets, shelves and a good source of light. Another must is a telephone and if you or someone else cannot be there all the time, a system for taking messages. Now this is the same for home offices or for the regular offices. You must avoid the amateurish image, you want to look and act like a professional.

The importance of the office is understood within the context of the business community. James Gray, a management specialist talks about the psychological benefits of an office and what the office itself can convey about you.
Your office is your personal space...It directly reflects your level of authority, your power, your willingness to communicate, and possibly your command of respect (Gray, 1982: 100).

Gray's analysis is more suited to the hierarchy of the executive experience and larger businesses rather than to the entrepreneur who already is at the top of her business. While it is true the office is an entrepreneur's 'personal space', many entrepreneurs do not need to show others their level of authority because they really have it. My key informant conducts many of her business meetings in a nearby cafe. Her office at her workplace is shared with her employees. There are two office spaces: one is nominally designated her space but is also shared with others. The two workrooms are piled high with clothing, tapes for music, a sound system, clothing, magazines and papers. Boxes store things high on shelves with big labels detailing the contents. During the long hours the business is open, the room is full of customers who have access through an open door leading into the exercise room. The staff are busy (often up to eight at one time in the room) answering questions from the customers, would-be customers and the telephone which has at least three extensions. Music is played almost constantly and many of the instructors are regularly trying new music or asking someone's opinion about the music. The walls are covered with posters, articles and information. There is a special section in the small office where employee notices and their work schedule are displayed. The noise level drops dramatically as soon as an exercise session starts and the door to the exercise room will usually be closed or partially closed during the time the class is on. It is a busy, cheerful and bright room. A large table-like desk is in the centre of
the big room with chairs placed around as needed and some chairs in other parts of the room. The small room has a regular desk that just fits its space, and one chair placed in front and one behind it. The reception area is part of the big room but only takes up one corner of it and it is angled in such a way that most of the larger room is not visible from the customer's point of view. There is privacy for the office from the street but not from the exercise room.

My key informant had told me it was not a very private or a very quiet place to have a conversation. She was right. Using the cafe does not appear to detract from her professional image. Rather, in my opinion, it is a relaxed way to conduct business and the business lunch or dinner is commonly used by all kinds of business people. Her regular use of the cafe made it a special place and gave her special treatment by the owner of the cafe. If she felt she had to have a 'business' office she could use her husband's but she couldn't remember an instance where she had done that recently. She often went to the offices of the lawyer or accountant when she needed to see them. She feels an office in the 'private status proclaiming' sense is unnecessary. Her staff handle many of the everyday business problems like phone calls, mail, filing and sorting. It leaves her free to conduct her business meetings in a style that is comfortable and unique for her. Her children with their nanny and friends often joined us for part of our time together. She never let anyone intrude for very long but I encouraged her to let people drop by and chat with us. She was aware of our limited time together. Her choice of not having a special office is a deliberate one and has to do with her management style and employee relations which I will write about later.
Before we move on to employer and employee interactions of the entrepreneur, I want to discuss the home office. In my discussions with women at the "Business Ownership for Women" conference and in the 'how-to-be-an-entrepreneur' literature readily available, the home office is discussed at great length. Part of the reason it is widely discussed is because the home office impinges directly on home life. It is a visible addition to the home while keeping the entrepreneurial woman visible to her family. The roles they have become familiar as she does them. A workshop leader from the session at the conference called 'Three Faces of Eve' told us about the benefits and problems of working at home that she encounters in her business.

When you are doing business at home, some people, especially men, feel that you are doing it just for a hobby. And since they think it is just your hobby they feel your rates should be "unprofessionally" low. I work just as hard as if I work at a regular shop. Though I found that my women customers were generally enthusiastic and supportive of my home business, men often treated me as though I were not thoroughly professional. I think this is because men most often work outside the home, whereas women often welcome the possibility of doing business at home...

My biggest problem is convincing my family and my customers that my hours are limited. I often get phone calls after business hours. I answer them, not as an entrepreneur but as a business woman who is through for the day. I get nasty and say the office is closed, call back in the morning at ten, and repeat it like a recording. When my family interrupts me, the entrepreneur, at work, at home, I can't be as blunt. Although sometimes I really yell! I am slowly training them to respect my work time and to interrupt only when really necessary. I try and reward them with something special after I have been very busy with work. Schools, children and friends find it difficult to resist you when they know you are captive in your home office. A home office demands scheduling and routine, just as any other business office does. You must be able to overlook temptation and proceed with your work and ideas without interruption. Discipline is vital when you work in your home.
A soccer mother entrepreneur who works at home told me about the problems she encounters. She was particularly upset the day we talked because her husband was supposed to be there instead of her. They had an agreement to take turns and this was her third time in a row. It was also a cold rainy day.

I love working at home, being there when the kids come home from school but my family won't take me seriously. I have my own office, door and everything - but my kids just walk in any-time they feel like it. My husband hates it when I work at night and my mother complains I never talk to her anymore. She phones during the day, talking for what seems like hours and gets hurt when I tell her I am busy and have to hang up now. Not only does she tie up my phone for business (she has a separate business phone and residential phone) but she cuts into my time during the day and gets me all upset because I've hurt her feelings! Working at home is both a blessing and a hindrance. Constant interruptions slow down my work, and I haven't been able to come up with a good solution to the problem.

Good solutions are hard to find for the women entrepreneur working at home. The strong connections with the home while helpful in some ways blur the division between home and business. If it is difficult to organize a business in a regular office, it is even more of a challenge working in the home. Working at home there is the danger that the entrepreneurial role will never become a prime one and skills learnt will not affect her self-images in the same primary way that the more traditional roles of wife, mother, daughter and friend do. Those continue to get demanded and reinforced by being at home.

If that is the case, the home office will have a detrimental influence on the performance of the entrepreneurial woman but if the home office is successfully organized, then the entrepreneurial role
will not conflict with the demands of her other roles. It will enhance the performance of the entrepreneurial role by complementing, not competing with, the performance of her other roles.

Working out of a 'regular' office, away from home or at home, appears to increase the 'professional' self-image of the woman entrepreneur. Here it is the actual physical space with desk, filing cabinets, etc. that influences the self-images, not just the location. These accoutrements let the entrepreneurial woman feel like a businessperson according to an 'ideal' standard.

My key informant definitely does not need a regular office location or artifacts to feel professional or to feel organized (all she needs is her appointment book, see section 'Time'). She deliberately encourages her employees to feel like colleagues or equals in her business. The 'no private office' is partially the result of the limitations of her workplace but she makes no attempt to build a private office into her plans. In fact, she has added a snack bar and a new weight room in the existing space rather than anything private for herself. She said she has no plans to build a private office and she has an office space she shares with her husband at their home.

Her entrepreneurial self-image does not need the status enhancing accoutrements of an 'office' but how does her self-image influence her performance as an employer? Her attitude towards her employees is partially reflected in the low status profile she fosters for herself. Her adherence to her business plan with its gradual introduction of employees lets her select staff slowly and think about the kind of relationship she wants to have with them. The following extract from my notes is from a discussion on the problems of being a boss. She
cites staff relations as one of her major problem areas and one she keeps working on to improve.

My basic plan is to have a quality business and I saw to do that I needed to have quality people around me. So when I went to choose my staff and I was very careful of who I chose, I gave it to them right on the line, this is how it is. I am also lucky because almost all my choices worked out. I started with one other employee who is still with me and myself. She had taken my class and so I knew her ability and her interest in fitness as a lifestyle not just for looks. I made her an offer and we went from there. She is my 'right-hand' person and for a long time we didn't need titles but now she is officially my personnel director. In the beginning I couldn't offer full-time work but now I employ nine full time workers and about thirty part-time. It is only in the last few years that I have used employee contracts and even a probation period. I could have saved myself a lot of trouble if I had used those business tools earlier but you learn from your mistakes and I try and make mistakes only once. Mostly I rely on people wanting to get along and do a good job. If things don't work out personality wise or sloppy work, I always hope they will get the picture themselves and resign. It is hard to fire someone, even with a good cause and for the good of my business. Luckily I haven't had to fire very many people and now my personnel director handles most of that sort of thing. We are very close and discuss many of the problems together. One of my biggest problems is letting her do her job. I have to sometimes hold myself back from interfering - 'bite the bullet' so to speak. I want her to take responsibility and she does it very well, but it is still a problem for me. Luckily she is my friend too and understands my problems. One of my biggest jolts came when the staff told me I wasn't communicating with them. They felt I expected them to know my mind and then do it, without really consulting with them. Well that hurt! I always thought of myself as reasonable, fair and accessible - after all I put up the employee suggestion box, I just never thought one of the suggestions would be for me to change! - but I forced myself to be accountable. I hired a management communication expert to come in and try and find out where I was going wrong - even though
I really didn't think it was really my fault. What was really important to me is to have good employee relations and if my employees thought there was something wrong, then I would try my best to fix the problem. I want my employees to like me but more importantly, I want their respect. I have weekly meetings and in-house seminars on their own time but that is all laid out when they are hired. We tend to socialize together so it is crucial we all get on. I suppose if someone didn't fit in, it would be apparent right away. I think this is a little unusual, in most companies things are a little more formal. At the weekly discussions I have my staff feed back information to me about how they are feeling and whether they're burnt out. I ask them to give, give, give, so it is important that I give back to them. I want our customers to feel the support and caring of the staff and if the person in charge - me - tries to emulate as much love and concern from their heart, then I think the staff feels that and can give to the customers. Maybe the way I feel about the staff and the customers has to do with the kind of business and my feelings about a healthy lifestyle and the job of being an example of that lifestyle, I don't think it has much to do with me being a woman boss.

My key informant gives voice to some of the realities of managing a business and dealing with staff which affects the image of the business which in turn affects the self-images of entrepreneurial women. My informant and numerous business resource books agree that employees perform essential jobs and represent your business in their dealings with the public hence it is crucial that they are trained and motivated to present the image the employer wants. Where my informant uses the language of 'like-minded' friends and employees 'who fit in', she is really talking about how they fit in to her image of her business. In spite of her low profile as the boss, she is very much in charge and she uses her lack of a personal private space, seminars and discussions to break down the barrier of being boss. It is part of her role that
can be included in the entrepreneurial role but it is often difficult for her to handle.

Her problems and concerns for the image of the boss she wants to incorporate into her self-images were illuminated for me during discussions with a woman 'boss' at the Business Ownership for Women conference at a workshop called 'Three Faces of Eve'. The workshop leader gave us the following excerpt from a book about women and authority called Women in Charge.

After all these years of heightened consciousness, liberated striving, and open mindedness about women on the job, boss lady still seems a contradiction in terms. A lady is not a boss. And no one would think to specify gentleman or man or male when mentioning boss, because after all, aren't all bosses men? And so we continue to hear references to female managers, female bosses, and female executives, because the underlying, unconscious assumption is that the natural fillers of these roles are still men. Women are, even today, not immediately and naturally thought of as appropriate people to become bosses. And women are just as likely as men to harbour this unconscious prejudice (Jacobsen, 1985: 1).

Then, she told us about some of her thoughts when she became a 'boss' due to the expansion of her business.

I was afraid of becoming a boss lady. I did not want to be thought of as a nag or a harsh school mistress. I tried joking when I should have been serious. Above all, I feared being labelled with those female stereotypes I abhor. Is there such a thing as a male nag or a male shrew? No. There are male bosses who are hated but respected. There are kind bosses and ineffectual bosses who are men. But a nagging boss? A scatterbrain boss? A boss with a heart of gold? That boss is likely to be female.

Being in charge is more than a matter of title. It requires a stock of tools and a range of attitudes that my informants report do not come easily to them. The current crop of images available to women
entrepreneurial bosses does not appear to suit or fit the kind of image they want to incorporate into their self-images. They try to forge new images, often by trial and error but persevering in attempts to find an image they approve or feel comfortable with, one that fits the image of their business and their style of management. While performing the entrepreneurial role appears to be a positive experience for women, the role of the entrepreneurial boss is fraught with ongoing difficulties. The entrepreneurs at the workshop suggest establishing guidelines before difficulties with employees develop. Using the business plan approach for employees establishes clearer objectives for the employees to understand and for the boss to fall back on when difficulties develop. If the boss feels comfortable with the guidelines she sets out, then failure of the employee to meet the requests of the boss reflect problems of the employee, not the boss. Then the self-image of the entrepreneurial boss is enhanced by the interaction but if the employee-employer interaction becomes or continues to be full of tensions and ambiguities, the boss has to take some of the responsibilities, and the self-image of an 'ideal' competent boss is lost. The performance as an entrepreneur may become limited by the failure to have positive employee-employer relations. Research on male entrepreneurs indicates that they have a difficult time when their business grows beyond their own control and the limited work on female entrepreneurs (Schwartz, 1978; Baird, 1982) suggests it applies to women as well. Problems with employees are more than just problems of sex-role stereotyping and lack of appropriate images (although stereotyping can be a serious problem) but are inherent in the make-up of an entrepreneur. Encouragingly for women entrepreneurs who have this problem is the finding that women
tend to seek help more readily than their male counterparts (Schwartz, 1976; Winter, 1980; Baird, 1982).

The last group of people I am going to look at in the context of the work environment is the corporate group of people entrepreneurs organize around themselves to provide information and needed services they cannot do or do not understand. Often they are recognized experts like lawyers and accountants and sometimes they are particular people unique to the individual women entrepreneur's circumstances. The question I am asking is in what ways do the self-images of the woman entrepreneur influence her selection of her corporate group?

I examine the question by first looking at the experience of my key informant and her use of experts. I augment her information with the reported experiences of other women entrepreneurs particularly from the Business Ownership for Women conference which had a workshop specifically on this topic called 'Drafting your Professional Team'. I next look at the use of experts in the course of running the business. Then I consider other people who can make up the corporate group.

Among the people an entrepreneur interacts with is a group Barth calls the corporate group (1978). The entrepreneur must initiate and organize the members of her corporate group to effectuate her enterprise. The two most common members and who take part in almost all enterprises at some point are a lawyer and an accountant. Interestingly enough, my key informant does not speak of these two experts very much. One of the reasons is her husband is the company lawyer and also looks after the financial presentation in cooperation with a chartered accountant firm. In the start-up of her business she used his expertise and as the business grew, his role grew along with it. His
official title is now comptroller. It would be extremely difficult to refuse his help if offered during the start-up stage of her business and I am not sure she even considered involving anyone else. Failure of her enterprise might have made his role more problematic and clearer for this particular analysis. The other reason is she is very guarded about financial information of any kind. For her own reasons, she would not share information about the corporate structure or how it was legally organized above her own proclaimed role as "founder and director" of her fitness facility. I understand from my conversations with her that his involvement in the business has grown along with its success, but that he has other business interests. I am not certain if he actually receives a salary or a fee for services. Certainly he shares in the profits of the business but how he does that is between him and Revenue Canada. We talked only briefly about her husband's official role in the business but his importance to her emerges in the next section 'Home Environment' and in other conversational contexts. Fortunately, my other informants provide more insight into using a lawyer and an accountant.

At the conference 'Business Ownership for Women', a special workshop was organized entitled 'Drafting your Professional Team'. The workshop highlighted the importance of an accountant and a lawyer to the health of the business. The workshop leader talked about the problems a new entrepreneurial woman has with the recruitment of these two 'experts'. The first common problem is believing her business is too small and expert services are not needed. The second is believing the experts think she is too insignificant and will not want to bother with her. The third is waiting to call in an expert until a serious
problem occurs. The reported problems suggest women entrepreneurs do not make proper use of lawyers or accountants, at least from the standpoint of the leaders of the workshop. I must point out that the leaders were an accountant and a lawyer who both specialized in small business. Proper use of lawyers and accountants (and other experts as needed) is considered important in the 'How-to-Succeed-as-an-entrepreneur' books. M. A. Winter states:

(T)he longer you delay before consulting an expert about a problem, the more complicated the problem will become. You may lie to your friends, your spouse, or your customers; but never lie to your lawyer or your accountant (Winter, 1980: 164)!

At the workshop, one woman entrepreneur described the following experience. The other women at the workshop appeared to identify with her story and many nodded in silent agreement.

I felt very fortunate because a friend who is a lawyer offered to help me. I had not been looking forward to finding someone to help get my business rolling and I jumped at his offer. He said he won't charge me very much, another relief, and I really didn't think I would use him very much. So, it seemed perfect. Now I need him to help me with the lease I signed and he keeps putting me off. I know I am not a priority customer for him and he probably means to help me as soon as he has time, but I need him now! - not when he has time for me. I feel caught - I appreciate his offer but I need the service, even at his cheap price, it isn't a bargain if I get kicked out of my shop before I even get started because he doesn't have the time to help me!

From this woman's experience and the general agreement of the other women, trying to cut corners on expert services just does not work. The workshop leaders suggested women entrepreneurs frequently experience problems with acquiring the right kind of advisers and the blame for
the problem is placed on the women entrepreneurs themselves. According to the workshop leaders, entrepreneurial women should decide what they want in an expert and shop around for the experts who suit them.

What other experts form part of the corporate group? My key informant mentions several other experts that she uses. Throughout the course of our interview session she talks about several different kinds of experts who help her with her enterprise.

The real estate agent from whom we bought our first house helped us to scout out locations for the fitness facility. He was very helpful and we had a lot of stipulations on the kind of building we could make use of and then we had to be able to renovate extensively. He keeps in touch with us even when we are not actively looking for property. I invite him and his wife to our annual Christmas open house...I believe in loyalty to the people who help me...The communications specialist I hired to help with my staff problem was really dynamite. She helped bring out a lot of areas of tension for all of us and her suggestions for the most part made sense - not that I use everything she suggests....I bring in a special speaker once a month for our staff meetings. Sometimes it is someone talking about nutrition or a new exercise or self-improvement - whatever I or the staff - I let them suggest people too - find interesting or we think is beneficial to us all. Sometimes I organize a special course at night for our customers to take advantage of what we have learnt. I use some people regularly in this way, especially from the university. There is a nutritionist and a sports medicine professor who gives courses or talks every year. They also make use of my exercise facility as members. I rely on a lot of repeat business. In my business you have to keep up to date and even though we read as many fitness publications as we can, these experts are an important part of my continuing credibility.

She also described her attitude toward the experts' advice and information, particularly from the communications expert, ... "I pay a lot of attention to what they say but I do not follow blindly. After all, I am the boss".
My key informant uses experts and so do other women entrepreneurs. Another of my informants from the conference (see page 51) mentioned the value of the help she got from the Federal Development Bank and and later used a consultant for strategic planning. The experience of using experts does not appear to be an unusual one. Rather, it is the quality and suitability of the 'expert' that appears to be a problem. Most often the entrepreneurial woman does analyze her role as the pivotal one around which she organizes a variety of experts, and their advice. She does control the composition of her corporate group whether she takes responsibility for it or not. Her self-image influences the kinds of experts she chooses by considering the image and information she wants for her business. At the same time, the self-image influences her selection by establishing who she feels comfortable with and who is available to her. In a sense, her self-images as a woman, that is, the ideal traditional images of women as accommodating and passive, taking guidance from experts as well as husbands and friends, takes precedence over her self-images of an entrepreneur. The entrepreneurial images may be in direct conflict with the images of her other roles. She may be in doubt about which self-image she wants to or should assert, particularly in situations where she perceives conflicting role expectations. That is, for instance, let us say her husband who is an accountant offers to help her start up her business. His offer may be expressed in such a way that she understands he has not even considered she may not want his services. She may have wanted a professional relationship not a personal one even if it initially saves her money. She may not want to risk a conflict at this point but my informants from the conference suggest it is best to establish
professional business relationships; best for the business and best for the business and personal relationships of the entrepreneurial woman. The entrepreneurial woman's self-images may make the choices of experts particularly difficult for her especially when the self-images of herself as woman and as entrepreneur are in conflict.

The Ontario Ministry of Industry, Trade and Technology in their guide to starting a small business state: "The single most important person to a small business is the banker" (1986: 36). The statement is particularly interesting because not one of my informants mentioned using a banker as a member of her corporate group. It may be due to the finding that women entrepreneurs either do not approach banks for financing (Schwartz, 1976; U.S. Bottom Line, 1977; Baird, 1982) and/or are turned down by banks for loans (ibid.). It may simply be women entrepreneurs do not consider a banker to be particularly important or helpful to their enterprise and banks are treated as routines with little personal contacts.

There is one more person who I have identified that can become part of the corporate group. It is the professional colleague whom the entrepreneur meets in the course of joining a professional organization. Organizations like Women Executives and Entrepreneurs of Canada, the Association of Independent Business Women, the Canadian Federation of Business and Professional Women's Clubs, Zonta or the Chamber of Commerce provide a group of peers to meet with, share information and 'network'. My key informant belongs to provincial and international fitness associations and was the delegate for British Columbia to a recent international event. In a study done in Ontario, "most women business owners belong to some type of association and felt that these
were necessary and useful for purposes of information, exchange, contacts, personal growth, etc." (Baird, 1982: 11). Similar findings were reported in the United States (U.S. Bottom Line, 1978).

A natural question to ask is did any of the women entrepreneurs want to join organizations or Service Clubs that did not admit women? Among all my informants, not one woman reported being refused admission because of her sex. Perhaps this is not an issue due to the fact there are a number of organizations exclusively for women (with visiting privileges for men, like the Elmwood in Toronto) and thus, women do not feel excluded. Or perhaps the women I spoke with had not been refused admission to any organization they wished to join. My sense of the general commitment of women entrepreneurs is to equal access for women and they would lend their support to any woman who was prepared to make an issue of discrimination, but there had to be more of a point to the action than just to allow women to join. That is, the denial of admission to an organization, Service Club, group would have to also deny specific social and economic opportunities.

While I have scant information about what the membership in relevant associations means to the women entrepreneurs, that they choose to join and do join is a fact. I assume they do so because they receive some benefit from their association. If membership is valued then active membership can be only more valued especially considering the commonly busy lives of women entrepreneurs. From my experience with the organizers of the Business Ownership for Women conference who belonged to Women Executives and Entrepreneurs of Canada, their involvement was valued by at least the other members of their organization. The conference committee was highlighted at all the conference
main events and the committee members received extensive publicity along with publicity for their business (see Appendix 2, pg. 140). Their self-images are enhanced by membership in the organization in at least two ways. They receive support and confirmation of the roles they are performing by women in similar situations and by taking an active part in the organization, they receive encouragement and praise from members of the organization. It also is a good source of publicity and advertising for their own business. Membership in an organization provides benefits to their enterprise and to themselves personally. It is my view that associations like the ones I have listed could be a prime resource for the establishment of friendships, something quite different from the corporate group but a person could be a member of each group. I talk about friends in the next situational context, home environment.

Summary

Within the context of the 'work environment' I am able to explore a variety of work related situations, including the home office, where entrepreneurial women perform their major business activities. It appears most entrepreneurial women establish an office space and it is important to the organization of their businesses. The actual form of the office space varies with personal circumstances. While it appears that the 'status conscious' office is not important to the self-images of the entrepreneurial women I talked with (for the most part they utilized whatever space they had available to the best of their abilities), it is suggested that most women entrepreneurs express enhanced self-images just from having an office. The entrepreneurial women
found, particularly in the home office, a lack of initial respect for their business role. The home office can be a serious problem. Women entrepreneurs appear to need to keep a dominant 'professional' image in mind while managing their businesses from the home office. The commitment to the business and the entrepreneurial role needs to be as strong as the demand for their roles in the home, roles that are reinforced by tradition and society.

The self-images of entrepreneurial women influence their behaviour in their work environment by reinforcing their new role of business person. Their office does not need to be private or ostentatious but functional and suited to their circumstances. Entrepreneurial women are not committed to any particular office style but traditional standards of an office (like desk, filing cabinets, phone) can enhance their business/professional self-image which in turn reinforces their commitment to the entrepreneurial role.

The self-images of entrepreneurial women influence their behaviour as an employer. If their self-images do not include perspectives on how to be an employer and their new entrepreneurial skills do not provide them with help, then appropriate responses to their employees may be difficult. Hoping employees will work out or behave as friends is not very realistic or professional. If the self-images of the entrepreneurial women are unable to positively influence their behaviour with their employees due to a lack of available or suitable 'boss' images for the women entrepreneurs, then the unflattering sexist stereotypes can lead to self-defeating behaviours. Thus, substituting the business/professional images already learnt for the 'boss' images allows the entrepreneurial women to overcome or negate the 'traditional'
umproductive stereotypical images. Only by adherence to a well thought out business plan which includes employees, is successful performance possible. Otherwise luck appears to influence the performance of the employer.

The self-images of the entrepreneurial women influences the selection of their corporate group in at least two ways. The first is by determining in their self-assessment the kind of expert and the type of information they need. Accurate self-assessments enhance their self-images. Secondly, their self-images influence the kind of person they choose as expert, that is, do they get along? Are they comfortable together? While there are a number of general ways the self-images influence the decision sometimes the composition of the corporate group is determined by whether one's husband/uncle/father/brother-in-law, etc. is an accountant/lawyer/management specialist, etc. and whether for monetary or family/personal reasons the entrepreneurial self-image does not exert enough force to refuse their help even if the entrepreneurs feel they are unsuitable. The impact of family and friends and the interaction of the self-images are discussed in the next section, 'Home Environment'.

The self-images of entrepreneurial women are enhanced, reinforced and expanded by membership in relevant organizations, like the Canadian Association of Women Executives and Entrepreneurs. The women entrepreneurs meet other women like themselves with similar problems and experiences. Together they try to resolve difficulties. For many women entrepreneurs, the women they meet and are exposed to at meetings (and conferences), can act as role models. The role models can be incorporated into their own self-images. These role models present a more rea-
listic standard of 'ideal' behaviour that women entrepreneurs can satisfactorily emulate into their 'as is' life.

HOME ENVIRONMENT

The demanding roles of the entrepreneurial women I met put a great deal of pressure on their lives outside of their enterprise. Canadian studies (B. C. Survey of Women Business Owners in British Columbia, 1986; Baird, 1982) show the typical woman entrepreneur is married and running a household. The question I ask is: in what ways do the self-images of entrepreneurial women influence their behaviour in their home environment?

In my discussion 'home environment' refers to all those areas that do not directly deal with the women entrepreneurs' business but the reality is that the line between the two is seldom clear cut. Rather, it is an artificial division I have established. It is a division which is difficult for my informants to make. They have trouble deciding where one area stops and the other starts. I include family, friends and the entrepreneurial woman herself in my discussion of self-images and the home environment. Family includes those people living in a common dwelling and any relatives who interact with the entrepreneurial women. Also included are household arrangements, such as child care, housekeeping and scheduling. 'Friends' involves those people the entrepreneurial women consider to be friends and the nature of their relationship. Here, boundaries between friends and business associates can be extremely blurred. The last category 'herself' deals with the activities the entrepreneurial women do for themselves, the types of activities, how she feels about time for herself and even
whether she believes she has any. I am focusing on the feelings and actions of my key informant augmented by conversations with other women entrepreneurs and discussions at the Business Ownership for Women conference, particularly during a workshop called 'Three Faces of Eve', about the many demands on a woman entrepreneur. I begin with the discussion on the 'family'.

Many people see women working in the paid labour force and family responsibilities as mutually exclusive (Luxton, 1980). The following discussion examines the often conflicting roles of business woman, wife and mother and the feelings expressed by the women entrepreneurs in performing the roles. I ask the question, in what ways do the self-images of the entrepreneurial women influence their behaviour with their families? I begin with my key informant who talks about the demands of her children, the help of her husband and the shared living arrangements with her parents. Her discourse is extracted from my notes and I have rearranged the order of some of her comments. It is to be expected that as our relationship developed, the type and depth of her personal details increased.
My parents ran their own business - furniture - and as a child, I was intimately involved in the business. I saw first hand how my parents ran their business, how it was part of our family life, how we did things as a family. They were reasonably successful - good parents were actually very successful). Seriously, my mother is my role model. She took an active part in the business, juggled family responsibilities and with three kids (she has two older brothers). Throughout everything she was always -- well - a woman!...My parents must have done something right, one brother took over the family business, one brother has his own business up north and me with mine! We are a close family. We keep in touch regularly if not daily in some cases. When my husband and I were looking for THE HOUSE to live in, one of the criteria was, it had to be big enough for the children we planned to have, for a business office and a separate apartment for my parents. We decided to plan to have my parents live with us. Almost everyday, unless something really unusual happens, I have a before dinner drink with my parents after work. We talk over the day and the kids come with me and usually Mike (her husband) arrives in time to join us. I really like it. If they lived away from us, I am so busy I don't think I would be able to see them as much. And it is great for unexpected babysitting, although that doesn't happen very much, and when we go away on holidays, we know someone is there. I see my brother and his wife (my old business partner in the child minding venture) quite often. She takes an active, if unofficial part in the furniture business and he drops by the house to talk things over with my dad and mom. My other brother and his family we don't see as much, usually special trips of theirs to the big city or passing through to somewhere else. My husband's parents live in the eastern part of Canada. We don't see them very much but we make an effort to get together with them every year, especially now with the kids. My family knows my work is important to me and they support me. I give to them but they give to me too.

Initially my key informant did not report any problems with managing family responsibilities and her business other than noting it made for a busy life. She has always worked at some job and work is a valued activity in her family. When the subject of our conversations turned
to children, some of her difficulties were revealed. Children introduced new demands and conflicts with her self-image, ones she had not anticipated.

I have always loved children. I wanted to be a teacher all my life. I was even the top education student in my graduating class but somewhere along the line I burnt out. Oh, not the kids - on the school system. After all those years I never taught full-time. My husband and I wanted kids. We lived together several years and one of the reasons we got married was to have children. It was a big step for me. We believe children are important to enrich family life. We have two children, 4 and 6, and I am not sure about more. Originally we thought more than two but - well - business is busy and the kids - well - it is more demanding all the time. Mike (her husband) is wonderful with them - so patient with them.

She told me a story about a recent problem with one of her children that really upset her. She had driven them home and the oldest refused to get out of the car. She tried reasoning with the child, she tried pleading and finally, ordered the child out of the car. She said she felt out of control and when the child still refused to budge - she left her in the car. Her husband who came home shortly after her (and she very carefully explained to me that she knew he would), got the child out on the first go. He simply lifted the child out and couldn't understand his wife's problem. My informant, half-seriously, complained to me: "Why can't they (her children) be as easy to manage as my business? I can just get rid of people who won't cooperate, with kids it is not so easy".

Problems with the demands of children are reinforced by other entrepreneurial mothers. One woman at the conference workshop, 'Three Faces of Eve', expressed the conflicting demands of business and family. Here her family is the nuclear family.
It's very hard if you've got both a family and a business to feel you're really measuring up and succeeding. Having to work, I feel I'm in some ways a failure as a mother. I'd like to spend more time with my kids than I'm able to. And having a family, it's hard to feel you are doing your best at the business. If I attend a conference or a workshop on the weekend or stay late at night, it means depriving my family, falling down as a mother. And then when I am concentrating at work, it's hard to free myself of my family responsibilities. Like I'll be in the middle of talking to a customer, and suddenly it pops into my head that we're low on toilet paper at home, and I'll go off track trying to remember if there's extra toilet paper in the upstairs bathroom. I don't think you have to give up the family, but you have to manage it in a different way. You can't be the only one taking care of the children when they're sick. Maybe we'll have to give up some perfectionism about the household. Maybe it's okay if the children make their own dinner sometimes. No one should try and be superwoman. If you expect to put on your superwoman cape and do it all, you'll make yourself crazy.

The additional demands of motherhood, often considered a full time job in itself, compete for attention with the entrepreneurial woman's business roles. It is not very easy to switch from 'ideal' business woman images to 'ideal' motherhood images, especially when 'ideal' motherhood images are problematic already (Roland and Harns, 1979). The 'ideal' images of motherhood influence the self-images of entrepreneurial women in dealing with their family and particularly their children. The 'as is' reality of the entrepreneurial mothers' domestic domain conflicts with the 'as is' importance of their businesses. The business offers some valued personal satisfactions (Baird, 1982; Schwartz, 1976) that even motherhood cannot guarantee (Sales, 1978). As one women entrepreneur said at the conference: "You spell motherhood, g-u-i-l-t"!

Who does help entrepreneurial women in coping with their demanding life? A crucial person identified by many entrepreneurs is their hus-
bands. My key informant is adamant in her appreciation of her husband's role in her successful entrepreneurial performance.

I guess you could say I have a lot of energy and I am willing to work hard, but I have gotten tremendous support from my husband. I call him the man behind the woman! He manages the business end of our company, practices law and runs a construction company (the construction company as of writing is no longer active). I have his total support and input into every aspect of the business. He helps me to see problems as a series of steps to be anticipated and planned for but not without loads of heavy discussions and disagreements. We work very hard and believe in each other - it doesn't just happen. Sometimes we fight - I mean yelling and screaming - for days over an issue but we work hard at keeping our business and family lives separate. We schedule time to work out our business plans and different times for our family discussions and try to not mix up the two. I think it helps that his immigrant parents owned and worked hard at a small business too. He understands about business from his childhood experiences and of course his own business ventures. We share a common commitment to our businesses and to our family. I think it is important to share common philosophies about life and the kinds of things you want out of life. Oh, not just financial rewards - although that is nice - but other more personal rewards - like satisfaction with what you are doing, happiness and liking who you are. Mike (her husband) and I love each other but we care about each other too. We want each other to be happy and we are willing to work at it, even to the point where we might not agree about something but that is where the trust and believing in the other person comes in. I don't know if I could say I wouldn't be in business if Mike wasn't so supportive, but I know he makes it a lot easier for me.

Making it easier is a message other women entrepreneurs echoed in discussions at the conference 'Business Ownership for Women' workshop 'Three Faces of Eve'. A woman entrepreneur asked for help to involve her husband in the demands on her life. She told us: "He is an old-fashioned kind of guy. He thinks I am responsible for everything in
the house and the kids - dinner on the table at six every night! If I want to work fine, but I do it on top of my other duties. He won't exactly stop me but he refuses to cooperate in even making it a little easier for me. I don't know what to do. The women participants volunteered possible actions they had tried or heard of but she said she had tried all of them. The final analysis: get some professional counselling help or give up her business or leave him! - not very easy choices. Of course, we heard a very one sided version of events, but many of the women entrepreneurs had encountered similar difficulties and presumably easier solutions. Women entrepreneurs feel the support of a mate/spouse towards their business aspirations greatly alleviates demanding and often conflicting role images, on the 'ideal' and the 'as is' level of construction. Their spouses'/mates' cooperation in support of the behaviour of the entrepreneurial women strengthens their relationship and gives the entrepreneurial women affirmation of their feminine self-images - an area that may be vulnerable to disapproval because of the masculine attributes perceived to be a part of the entrepreneurial role. The relationship can have important positive or negative effects on the self-images of entrepreneurial women.

After husbands/mates/spouses, the most helpful person to the entrepreneurial woman consists of hired domestic workers. Domestic workers include housekeepers, nannies, babysitters and cleaners of all kinds. They can have live-in arrangements or live out, daily or weekly hours. While these people are ostensibly to make the running of the household easier for the entrepreneurial woman and her family, sometimes they can add to their problems. My key informant employs a live-in nanny for her two children. In the two years of our association she
had to replace her nanny four times. In between the times when she is losing her nanny and before she has decided on a replacement, she told me "that is always my busiest time with the business". Of course whether it is the busiest or not, it seems that way to my informant because it is one more thing she has to worry about and it is an important area of her life, one she has strong feelings about and causes her anxiety. She also employs a cleaning lady on a regular basis. She did not report any difficulty with her cleaner. Presumably the work was satisfactory and/or not as important to her.

While some entrepreneurial women do not employ outside help there is as yet no research available about whether entrepreneurial women employ more, would like to employ more or do not employ domestic help regularly. Regardless whether entrepreneurial women do or do not employ outside domestic help they still have to manage their households. The women participants at the workshop 'Three Faces of Eve' were adamant in advocating increased help from their respective family members and decreased expectations for themselves. A workshop leader advised the participants: "(D)on't try to be a wonderwoman! Don't succumb to the magazine myths of superwife, supermom or supertycoon. No man is - or is expected to be - super in all areas. But a lot of women still buy the perfectionist image, at least on an emotional level, and strip their gears trying to be wonderwoman"!

The women entrepreneurs at the workshop feel they are managers in both areas - home and business. In business they organize their enterprise with a business plan and keep to schedules. Similarly, in their household the entrepreneurs have to organize and plan the maintenance
and the activities of the household. Both spheres have to be coordinated and organized within the same twenty-four hour time frame. The pressures of fitting all the various activities together is a constant source of trouble for entrepreneurial women and planning time to be with their families and not just household tasks is important to them. In the last situational context 'Time', solutions to their problems with time are discussed in more detail. The point that I want to make clear here is the entrepreneurial women I talked with see themselves as responsible for the management of their households and their businesses.

In spite of the support or lack of it from husbands, children and hired domestic help, the responsibilities for the household remain the woman's (Sales, 1978). I have not heard of any documented or verbal accounts where men have become house-husbands with the responsibility of the household similar to house-wives' traditional role. The result is the self-images of entrepreneurial women get tied together with the traditional images of the housewife, even when the entrepreneurial woman recognizes it is unrealistic to expect so much from herself. In many instances the self-images of entrepreneurial women reflect unrealistic 'ideal' images of homemaker, wife and/or mother because there is social pressure for the women to perform those roles and a past social tradition which supports women's responsibility to perform the functions of the roles. Household responsibilities remain a problematic area for women entrepreneurs and no easy solutions are apparent. Individual women entrepreneurs appear to work out individualistic solutions to their own circumstances. Their decisions are often based on limitations of time rather than a particular difficulty with ideals of female roles. Some women entrepreneurs find their friendships with
other women in similar circumstances help them keep their lives in perspective.

In the discussion of friends, I ask the question in what ways do the self-images of entrepreneurial women influence the selection of friends? Entrepreneurial women often complain that they have no time for their friends or they do not have many friends anymore. My key informant reports her lack of a social life.

A late night for us is midnight and then I am wiped out the next day. We don't go out much with people who are not associated in some way with the business. We have a big party about twice a year - Christmas time and in the summer - where I try and get everyone together, old friends and business people. Other than that, we don't entertain at home very much. I have friends from university and I live in the same city I grew up in, but I don't see the friends from those days very much anymore. I've noticed that our circle of friends seems to include more and more people in business or related to my work. I keep losing touch with my other friends or I find out they have moved away. I'm sorry about it but I don't think about it too much - I'm too busy.

Her problems with friends are not unique. Schwartz reports in her research on female entrepreneurs when she asked the twenty women entrepreneurs with whom she did in-depth interviews, 'What advice would you give to new entrepreneurs'? - "they emphasized the all-consuming need for money and energy, especially during the start-up period; a real interest in the business; the ability to risk and sacrifice friends, sports or hobbies; the need for those you live with to understand them; and a continuing willingness to modify the product or service to what the customer wants" (Schwartz, 1976: 71 [emphasis mine]). It is a sacrifice and risk that generates conflicting self-images to the women entrepreneurs. One young successful female entrepreneur whose goal is
to make a million before she is thirty spoke to a group of participants at the "Business Ownership for Women" conference.

I have lots of mixed feelings about myself and what I am doing. I'm real proud of what I've accomplished, and I know I never would have been able to get this far if I hadn't focussed on my own goals and put reaching them as my first priority. But in doing that I had to say no to my friends and family a lot. I couldn't be there for people when they needed me because my career and school­ing always had to come first. So, while I feel real proud of my accomplishments, I don't feel real good about myself as a friend.

The speaker in trying to deal with her career goals is caught in images of women as nurturing and available to friends and family without thinking of themselves (Roland and Harris, 1974). She feels she has been selfish. She does not mention what kind of friends she does have now but my key informant mentions the composition of her friends and some of her ambivalent feelings about her friendships.

I had a lot of trouble with one of my employees. She was one of the early instructors I hired. We became pretty close as I am with most of the staff or at least I used to feel close with most of them. Anyway, I thought she and I were good friends not just employer-employee. Well she began to suggest to the employees that they needed a union and better compensation if they got injured. It got very un­comfortable for me especially because I think I am very fair with my employees. I tell them the risks at the beginning and I try not to ask them to do very many classes and I do pay the best rate in the city! It turned out her husband was really the instigator but it was too late. She left and now I don't see her at all anymore. It has made me very cautious about expecting business friendships to be very deep. What makes it worse is I worry about not having time for my friends but necessity forces me to associate with people who are involved with the business.
Entrepreneurial women are often forced to pick friends from a limited number of social contacts. Their involvement in their business makes business associates the people they do things with simply because they are there and available. The self-images of the entrepreneurial women suffer because they think business interests may be a poor criterion for picking friends and also because they believe that the kind and quality of friends are important measures of personal success. The women entrepreneurs worry they may have given up something important without really making a choice. Their enjoyment of their new found business acumen may not compensate for the sacrifice of friendships. The lack of friendships may put additional pressures on their family to supply companionship and support. The choice of friends from business associates may be an appropriate strategy for women entrepreneurs. Friends drawn from similar situations and with similar lifestyles may offer more understanding and support than even old school friends and others who do not share similar problems.

I suspect that membership in associations, along with the business networking that takes place to promote their businesses, is a source of potential friendships for the entrepreneurial woman, friendships different in quality from the friendships with people they work with or employees. It raises questions that remain unanswered. They should be included in other research work, particularly because entrepreneurial women report they think it is important to join associations (and because they do join associations) (Schwartz, 1976; Winter, 1980; Baird, 1982) and because of the research by Sexton and Van Auken (1982). In one of the few studies of unsuccessful entrepreneurs (admittedly only a male sample), they "tended to make their jobs of first or second impor-
tance significantly more often than successful ones", when asked to rank the importance of family, community and job". Also, "unsuccessful entrepreneurs tended to work longer hours than successful entrepre­neurs" (ibid.: 237). The findings suggest over-involvement with the business may be actually harmful to the successful performance of the entrepreneurial role. Stated another way, if the self-images of the woman entrepreneur are focussed too strongly on their enterprise to the exclusion of family and friends, their business may suffer. Conversely then, entrepreneurial women may have an advantage over their male counterparts because of their multiple roles and self-images. Sanford and Donovan (1985) suggest that multiple roles are healthy for human beings so that individual self-images do not become over-involved with one role. For example, it has been noted that women who identify too strongly with their mother image experience a syndrome known as the 'empty-nest' when their children leave home. The women experience depression and feelings of worthlessness because they have lost their primary self-image. They have no other comparable self-image to put in place of their core mother role self-image (Bart, 1971).

The last type of personal interaction I am discussing is the relationship the entrepreneurial woman has with herself. The relationship is manifested in the actions she takes to do the things she wants to do for herself outside of business. A prevalent image in our society is of the woman who sacrifices her emotion and time to others. Women entre­preneurs as members of our society also hold similar images, but have an even more greedy entity to appease - their business. I ask the question in what ways do the self-images of entrepreneurial women influence the kind and amount of time they set aside for themselves?
Many women entrepreneurs see the time spent on themselves as a luxury. Studies have shown that women often place themselves last (Bernard, 1979). My key informant, whose business includes psychological as well as physical fitness, knows there is value in giving herself some free unstructured and uncommitted time. In the beginning of our interviews, we went over her daily and weekly schedules. She told me how she fitted all the components of her life together. One of the important points she stressed was taking time for herself. She thought it was important to be good to yourself because "if you are not good to you, how can you expect other people to be good to you"?

Every Friday afternoon is my time. Three or four hours when I might do anything - go somewhere by myself, go for a run, have a facial, visit a friend, or go shopping.

Less than one year later she told me:

Who suffers first in a woman's life - "herself" - no more Fridays anymore. I'm just too busy.

At the time she told me she also planned to return to Friday afternoons off as soon as possible. She saw it as a temporary thing but now a year later, she still has not worked in some regular time for herself. She told me she needs a good holiday of relaxing and doing nothing soon but business is great.

One of the entrepreneurial soccer mothers uses a special holiday time, regularly planned every year as a treat for herself. She told me that she and several girl friends rent a cottage on one of the islands and just relax. She has been doing it every year since high school and with some of the same friends. New women friends are introduced to the group but she keeps it to about six women total - no children, no
husbands, no men, no pets. She said she has a great time and credits it with keeping her sane. She said she knows of other women who go off on holidays together but not as regularly as the one she plans and not as deliberately restful.

Being considerate of themselves is something women entrepreneurs find difficult to do, even when they think it is important and try to incorporate it into their lives. My key informant when faced with an increase in work chose to eliminate her special time for herself rather than any other solution. The image of women as self-sacrificing is very strong and entrepreneurial women appear to have difficulty with either finding the time and/or justifying the importance to themselves and others of taking time for themselves. In spite of the difficulty of combining multiple roles and demands, women entrepreneurs do not appear to give themselves enough credit for a difficult job. They expect more from themselves than they expect from anyone else.

Summary

The self-images of entrepreneurial women influence their behaviour in relation to their home environment by presenting the women with 'ideal' images of traditional female roles, such as wife and mother, that set unrealistic goals. Entrepreneurial women appear to be vulnerable to unnecessary guilt over the conduct of their family, in particular their children. They feel their responsibilities deeply and that is consistent with prevalent societal views. Solutions to their lack of time because of their business commitments do not include giving up the business (at least amongst the women entrepreneurs I talked with). Obviously, the business must generate images that
reinforce their self-esteem in more pervasive ways than traditional roles. Their solutions involve hiring help and eliciting more help from their family members. The difficulty in both solutions is that entrepreneurial women still manage their household and take care of problems. It does not appear to occur to the women entrepreneurs to re-organize household responsibility. I have suggested that the control of the household, even though entrepreneurial women complain about it, may be difficult for them to give up for other reasons and they may never really consider giving up the responsibility to be a viable solution. Their self-images remain tied to traditional images of women, responsible and to some extent, controlling the household.

The information I have about the role of friends is limited and I feel unclear. For the women I talked with, friends appeared to be both not very important and very important. The composition and acquisition of friends is interesting but not very unusual under the circumstances.

The sacrificing image of the 'ideal' images of traditional women influences entrepreneurial women to place themselves last on their list. That is, they give up their time for others, particularly for their family and consider their own needs and wants last. Even when there is a conscious recognition of the importance of making time for oneself, the women entrepreneurs can not seem to justify to themselves that they deserve, on a regular basis, being good to themselves. In their haste to fulfill family objectives and individual family members’ needs, which the women entrepreneurs appear to feel they can never do enough or with enough understanding, the entrepreneurial woman puts herself last on the list. She is the first to suffer loss of her special time if she becomes busier at business or some other person
needs her attention. The difficulties in trying to accommodate multiple sets of role demands, business, family and self, are not easily addressed by the women entrepreneurs. Individual solutions appear to work for individual women but the overall conditions of women entrepreneurs are similar for many women who work in the paid labour force. The 'as is' conditions may precipitate general changes in role demands, particularly since the lifestyle of the entrepreneurial women represents such difficult and hectic role combinations. Women entrepreneurs keep looking for more viable solutions without giving up their business role. The next situational context 'Time', addresses a way of handling problems of conflicting role responsibilities that entrepreneurial women are trying to make work.

TIME

The most frequent complaint of women entrepreneurs is their perceived lack of time. Fitting the responsibilities of managing their own businesses with the demands of home, family and friends leaves many entrepreneurial women wondering how they can save time or make better use of it. In the following discussion I establish time as an important resource and its use as a business skill which affects the self-images of entrepreneurial women. Examples of the daily and weekly schedules of my key informant are presented along with her perception of time and how she uses it, augmented by conversations with other women entrepreneurs. I ask the question, how do the self-images of entrepreneurial women influence their use of time?

Immediately upon talking with any entrepreneurial woman one realizes she lives by schedules and lists. Time is something she cannot
afford to lose. From the beginnings of their businesses women are advised to plan out their time so that an assessment of their business potential can be seen.

Time is a resource equally available to everyone, yet not everyone makes equal use of it. Some people put their time to good use; others waste it. Some appear to have little or no control over this time. They often appear to be rushed, trying to catch up with events rather than anticipating them. They are the sort of people who get to the end of the day and realize that they have been unable to see to some vital matter because so many other things "came up". By contrast, people who know how to manage their time set their priorities in advance and plan ahead. They know what they have to do and when they have to do it. As a result, the really important tasks get done in time (Royal Bank, 1983: 1).

The goal of organizing their time to make better use of it is difficult for women who consider their family and their business equally important. Yet, it is even more necessary for busy entrepreneurial women to plan and organize. How do they do it?

My key informant gave me a typical daily and weekly schedule. One she uses to plan out her days but she insists that it has to be flexible. She relies on a huge day book to block out time and keep track of appointments and her "must do" items. "Must do" items range from picking up a child to meeting a business report deadline.

Since my husband and I are in business, we must keep our personal, intimate roles separate from the business. Of course this is hard to do but it is essential for good working and living relations. What happens is we program times to be together as business partners, as lovers and friends and as a family. We have two little boys, 4 and 6, and we need to spend time with them too. My life is organized around my appointment book. It has to be or else I will forget something important - I cannot keep everything in my head. A typical weekday looks like this for me. (I arbitrarily chose Tuesday as the day she was to outline).
up at 6:30 am. My husband and I get the kids washed and dressed and ourselves. Then we all have breakfast together. The kids stay with the live-in nanny at our house, later she takes them to their class and sometimes they stop by my office.

by 8:30 am I go to one of the two office/studio locations (there is only one studio location now).

between 9:00-11:00 am I teach a fitness class.

between 11:00-12:00 I meet with the part-time office staff and we go over business details, phone calls, messages, problems, whatever (now there is a full-time office manager who handles many small details and supervises any part-time staff for the office).

between 12:00-4:00 pm I go to a management meeting with my husband at his office downtown (includes driving time and lunch, I may also pick up items or drop off items, like dry cleaning, groceries, or something for the printer).

from 4:00-5:30 I teach another class and after the class I am available to the members of the class or whoever.

from 5:30-6:30 I stay in my office to be available to people both personal and business. I return calls, set up appointments, plan the next day or work on a project. Sometimes I go to the cafe to work.

6:30 - I leave the office to go home. I pick up the kids from the nanny if she is downtown or collect them from my parents who look after them for the half hour or so when the nanny is off. I usually stop for something on the way home. I have a drink with my parents (they live in a separate part of the house) and my husband usually joins us.

7-ish pm is family meal time.

8:30 pm is bedtime for the kids. I or my husband take turns getting them ready for bed and a night time story.

9:00 pm I get my clothes and the kids ready for the next day. I leave notes/lists for the nanny and for the cleaning lady and anyone else I can think of. I catch up on my appointment book. I sort of review it and revise it. Sometimes I think of things at home. I write notes to myself.

10:00 pm I bath or shower, then read or watch television.

11:30 pm I am usually asleep by now or even sooner. I can fall asleep with the television on.
Every Monday and Thursday I have a planning session of some kind. Every Wednesday afternoon is family oriented and we spend special time with the kids, usually we go swimming. There are also scheduled early morning meetings with all the staff once a month and unscheduled meetings with clients, interviews (publicity) and researchers like you (she has noticed increased interest in women entrepreneurs and she gets asked a lot of questions because of her high public profile and she says, "because she can't say no"!). There are also special occasions for the business which are over and above the daily work.

Friday afternoons were her special time when she did whatever she wanted. Increased business activity has curtailed her special time but she wants to again allow for special time for herself soon.

Saturdays I just hang out at home with the kids. We both try really hard not to work on the weekends. My husband and I take turns spending special time with each of the kids individually. Sundays we plan a family activity. In the winter we often go skiing. My work day schedule varies a lot because of all the classes we offer and I have to be available to fill in if needed. The schedule is not a hard and fast rule - it has to suit my needs too.

After we wrote out her schedule and she read it she exclaimed sarcastically; "Yes - sort of boring life this woman leads" and then she wrote on the page: "My life sounds so organized and regimented and easy... I don't breeze through, I swim upstream"! She also commented in a follow-up interview about the Friday afternoons and Sunday times have been filled "temporarily" with special seminars. It seems that under the pressure of business family time is slowly being eaten away, despite her and her husband's commitment to their family.

Women entrepreneurs are in a constant battle with time. Many already use lists and organizing techniques effectively and consistently.
Studies of women managers report that:

Women use time management techniques, such as keeping a daily log of jobs to be done, and organizing jobs by priority and scheduling jobs for times of peak energy more consistently than men do (Loden, 1985: 206).

Women entrepreneurs use similar strategies. One of the entrepreneurial soccer mothers hires a housekeeper and a personal shopper. She said she lives by her lists, for business and for the family. She amazes her friends by masterminding elaborate weekend retreats to their country house, or organizing their three children and their lessons, and entertaining regularly. She admits to hiring help for everything she can think of - from buying gourmet dinners already cooked, to gardening services, to someone doing the grocery shopping and shopping for her clothes and the rest of the family. Of course it helps that she and her husband have successful and profitable careers. She feels without her hired help she would be "overwhelmed".

Another of the entrepreneurial mothers, perhaps not as wealthy or unwilling to take a similar course of action, decided to handle her problems with time in a different way.

I took a course in time management, called Time Mastery, because I felt I was going through days and weeks without getting anything done - or should I say what I wanted done. The course taught me to prioritize the things I wanted accomplished. It was sort of fun and didn't cost me very much. First, we made a list of everything that is incomplete in our lives under specific headings: house, car, body, correspondence, people, finances, clothing. We were supposed to be specific and to make it as complete as possible for right now, to go over it again and then set priorities. We used "A" for absolutely, "B" for bump it to someone else and "C" for can it - as in garbage. The idea was to identify some things you need to get done right away, others you can delegate and others to just abandon.
She said she thought the course was wonderful but her "B" category has gotten out of hand, things still need to be done. She felt the course didn't really address her circumstances. She felt it only really worked for her business work, not for her personal life. She hadn't figured out how to delegate all the "B" stuff yet. Fitting the personal into their lists and priorities is a difficult task for women entrepreneurs responsible for planning the family as well. Learning the skills of time management allows entrepreneurial women to experience more self control in their lives which results in enhancing their images of themselves as efficient and organized. At the same time, entrepreneurial women realize they must give up or modify other self-images that have to do with the other roles they incorporate into their self-images. Women entrepreneurs often try to do too much and expect too much of themselves. They have a hard time living up to the 'ideal' images in their self-images.

At a workshop on the dangers of the myth of superwoman entitled 'Earlier and Faster - The Secret Life of Superwoman', the following list of questions were asked the participants about their lives.

1) Do you sleep facing towards the door so as not to waste time rolling over when the clock screams "you're late"!
2) Are you doing the ironing at 4 AM?
3) Is your only chance to read is while on hold or on the throne?
4) Do you forget who you are calling just as you finish dialing?
5) Does unexpected company on Sunday mean no lunches or clean underwear for a week?
6) Have you forgotten to pick up a child at Day Care because he wasn't on the 'Must Do' list?

1. Workshop given by Karen Fraser, owner of Women Like Me, Toronto, 1986, from her workshop notes.
While everyone laughed at the appropriate places, there was an underlay of tension because most of the women had 'caught' themselves doing one of those items, if not then something similar. Most likely the women do not live with that kind of pressure daily, but it was a regular enough phenomenon that it was well recognized by the women present. The eagerness of the workshop participants to learn 'tips' for handling their many tasks in their time limits, coupled with the belief that if they could just get up earlier or just work faster they would get everything accomplished and have time for the things they really wanted to do, was shattered. The workshop leaders said, "Do not expect your work to reduce itself, you have to make conscious choices about what is essential to you and each woman's choices are going to be different. Some things are going to be hard to give up".

Entrepreneurial women grasp at time management as a solution to their harried lives, only to find that there are only 24 hours in a day no matter how fast or long they work.

Summary

The self-images of entrepreneurial women influence their use of time by leading women to believe that if they worked harder or faster they could get everything accomplished. It sets up unrealistic expectations. While setting up lists and planning items on a priority basis is a sensible way to begin to use time efficiently, the emphasis for entrepreneurial women needs to be on developing the lists with the involvement of other people like her family to share the tasks. Many entrepreneurial women believe it is their responsibility to organize their household, and so their self-images suffer when they cannot
fulfill all the needs of their families. The women who talked with me assumed the responsibility even while they complained about it but none suggested their husbands or others should be responsible. Most wanted family members to help them more but the women kept the responsibility and the control for themselves. It may be the women wanted the control elements of the situation much more than they wanted to reduce their household responsibilities. It appears that the women entrepreneurs' images of wife and mother as household managers are very ingrained aspects of their self-images and changing their actions to accommodate changes in their self-images may be unacceptable to them even at the personal costs of chronic fatigue and constant clock watching.

Using time schedules is one of the skills that gets reinforced as a highly praised business skill and a sign of being organized, another highly praised skill. The key word is 'sign' because making lists, having a daybook and marking down appointments does not necessarily make someone organized. The entrepreneurial self-images are enhanced just by using the techniques of time management even if they do not actually help the entrepreneurial woman control her time. Being busy and making use of time management skills are logical outcomes of a woman entrepreneur's life and are not necessarily unwanted characteristics. It is almost a sign of success to have an organized appointment book filled with 'important' things to do and people to meet. The line between being busy and happy, and busy and harried is difficult to ascertain and varies from individual to individual. If being busy is a sign of success, no one admits to idleness. It must be extremely stressful to feel time can be wasted so easily.
The self-images of entrepreneurial women influence them to organize time to apparently aid themselves. It does but it also increases their awareness of the amount of work they could get done and practically assures they will use up all available time. In that sense, it could increase their workload. In my opinion, time management is an interesting and useful skill but one that can be easily abused. One wonders how 'quality' time can be programmed from 1-3 pm every other Tuesday afternoon. My key informant illustrates how personal and family time are the first to suffer when other demands, like business, are seen as more important. In this case, it occurs even when a well stated conviction of the importance of family life is articulated and I suspect meant.

We see that the business skill of time management can increase the amount and in some instances, the quality of the work, thus enhancing the entrepreneurial/business images of the women. Time lists can show the amount of time spent on the household and family, thus giving the entrepreneurial woman information to make some choices on allocating her time but only if she is willing to let go of some of her control over the household or parts of her business. Time skills give the illusion of control over her life.

1. Quality time is a concept women entrepreneurs understand as time spent usually with a child or spouse/mate where all their attention is focused on what they are doing together. That is, it is time set aside to spend with a particular person without distractions. It is considered to be a way of making up for all the other time which cannot be spent with that person. The term arises from family studies literature and it has permeated into common usage. The term implies a special relationship where a person gives time and attention to another, especially in the case of a parent and child. See Goldzband, Melvin. *Quality Time*. New York: McGraw-Hill, 1985.
The illusionary aspects of time management can deceive her into putting more pressure on herself to act faster, make choices more quickly, reduce time with her family and generally increase pressure on her to perform in a frantic effort to make 'extra' time. Some women entrepreneurs are able to keep up the fast pace for long periods. Some need the promise of a regular period of rest to keep them going. The suggestion is that the women themselves do not see their frantic pace as something they can keep up indefinitely. Women entrepreneurs already try to do a great deal towards reorganizing their time and getting more done in the time available to them and that may be helpful in the short term, but they need to eliminate or truly delegate some of their workload. It seems when their time and the amount of work are over-balanced, women entrepreneurs hire other people to help them. Women entrepreneurs are pressured to find new solutions to their difficulties whether they include employees for the business or employees for the home. They force themselves to find alternative arrangements for household maintenance or child care not because of problems with the images of traditional housewives but because they personally cannot fulfill those obligations and because they insist the duties must be fulfilled. A woman entrepreneur at the conference for Business Ownership for Women shall have the last word: "I think I am a strong person, energetic and able to cope but I find juggling home, family and business too much sometimes. It doesn't seem reasonable to juggle so much. Hopefully, people like me will be the transition generation. This is not viable". 
CHAPTER III

CONCLUSION

All of us members of transitory generations, help to create the bridge by which the past continues into the future. But if our lives are filled with self-denial, self-punishment, empty rewards, illusory goals, and the mutilations of power and obedience, then neither our lives nor our legacy is worth the pain (French, 1985: 545).

French's conviction that the present generation of women are in evolving social roles is echoed by the experience of women entrepreneurs. Like French's transitory generation, women entrepreneurs are hopefully retaining a bridge with the past not to return to old problematic roles but to go forward with new insight and new circumstances. By identifying self-image as an aspect of personality we are able to follow the changes which occur when a new role is undertaken. We are able to see the social situation defined and dealt with in terms of the persons who are actually involved. In this case, we see the entrepreneurial role defined and dealt with by the women actually and typically involved. We can understand, by looking at the influence of the self-images of entrepreneurial women on their behaviour, the changes that occur in the way they perceive themselves and how they think or want others to perceive them. Let us look at the ways the self-image influences their behaviour.

The self-images of entrepreneurial women influence their behaviour in several ways; 1) by the lack of relevant beliefs, values or images to incorporate into their self-images; 2) by inappropriate beliefs, values or images to incorporate into their self-images; 3) by the
presentation of conflicting beliefs, values or images; and 4) by the reinforcement of beliefs, values and images in particular social situations or contexts. I am now going to examine each of the situational contexts I have used and describe the influence of the self-images on the behaviour of the entrepreneurial women.

In the first situational context, start-up, women entrepreneurs' self-images influence them to examine how to become entrepreneurs. The entrepreneurial role is understood by them to be a role valued in society and they want to be able to understand and cope with this recently acquired role. They learn there is a 'professional' image and learn how to present themselves in a professional way. With each step of building their enterprise, they see themselves as valued because they are performing the entrepreneurial role. They acquire business skills and learn that the ethos of entrepreneurs transcends gender. So a culturally shared positive image is easily incorporated into their self-images. The image of a professional with its rules for behaviour gives guidelines for behaviour in other areas of their lives. The lack of women entrepreneurial images provides the entrepreneurial women with the incentive to learn more about the role and because the entrepreneurial role is valued, society reinforces its performance.

In the next situational context, work environment, the women entrepreneurs' self-images influence behaviour through the lack of appropriate concepts. The images of employers available to entrepreneurial women are unacceptable to them because the predominant image is male and because they feel constrained by negative stereotypical portrayals of female employers which present women employers as either ineffectual or aggressively rigid. Only by relying on the guidelines
of the professional image, or by luck, are women entrepreneurs able to successfully perform the 'boss' role that can be an important part of the performance of the entrepreneurial role.

Many male business owners report problems when their business becomes slightly too much for one person to handle since the owner/manager has not been accustomed to delegate and deal with employees. Generally, the women owner/manager researched in the literature had not been in existence long enough to determine if this problem would exist. The point is the difficulties may have to do with inherent features of the entrepreneurial make up compounded by sexist stereotyping.

In the situational context of the work environment, the self-images of entrepreneurial women are also influenced by acquiring an office. Their office can help entrepreneurial women exert their professional image by reinforcing business images shared by the society. We assume the acquisition of an office with desk, chairs, filing system, phones, etc. are the images we consider to be appropriate for a business person. Generally, the office can help entrepreneurial women but the home office can present some difficulties. The relatedness of the home with its roles, and the office with its roles, can come into direct conflict with each other. The roles of wife and mother can easily predominate because of the strong social pressures to perform the roles and because the entrepreneurial women are at home where the pressures are immediate and strongest. Conflicts can develop easily, leaving entrepreneurial women confused about their choices.

Choosing their corporate group does not appear to be a decision entrepreneurial women feel they can make alone. As we saw with my informants, they often allow personal circumstances or haphazard
criteria to influence the type and kind of corporate group they establish around themselves. They are often unhappy with the performance of their corporate group. Their dissatisfaction coupled with increased awareness of the importance of the corporate group may contribute to their choices becoming more professionally and objectively based rather than based on the family and personal emphasis exhibited by my informants. If they are successful with utilizing a good corporate group, the positive factors will enhance their self-images and it may encourage them to use experts. The result is the adoption of more business information and perhaps actual skills. The self-images of entrepreneurial women are influenced by the acquisition of professional skills and their successful use. It takes special effort and awareness for entrepreneurial women to counteract either the lack of or inappropriate images available to them. The conflict between the traditional roles and the entrepreneurial role is not easily resolved but business accoutrements reinforce their entrepreneurial/business role.

In the third situational context, home environment, the self-images of women entrepreneurs influence the constant underlying conflicts between the entrepreneurial role and the images, beliefs and values of the traditional roles of wife, mother, daughter, friend. Here we see the conflict between the roles come into continual struggle. The solution for entrepreneurial women is to consistently expect more from themselves rather than from their families or friends. The social expectations about the family responsibilities and duties that women are expected to perform are difficult for women to ignore or for them to let go. Yet, this is the area where most stress and strain is evident.
In trying to cope with the problems in their home environment and the pressures of their work lives, entrepreneurial women turn to my last situational context, time. The use of time management, a business skill, is reinforced by professional guidelines but its use can be illusory and increase pressures on entrepreneurial women. It insures that every moment is accounted for and the quantity of tasks completed over the quality of the tasks completed is emphasized. A daily appointment book becomes a recognized business tool and decisions depend on the time available. Concentration on the business can lead to giving up family and personal time when the self-images focus on the enterprise.

My key informant illustrates the conflict between the business and the family. The gradual erosion of family and personal time in support of her business is excused as temporary but evidence from my interviews with her suggests family and personal time lost is not regained.

Using the techniques of time management reinforces professional/business self-images and can give the illusion, if not the actuality, of organized competency. Whether it helps reduce the stress on entrepreneurial women and the strain of their role conflicts, it is difficult to say. Carrying out a more efficient business is a business goal but not at the expense of planned and needed time for personal and family goals. If that is the case, then the entrepreneurial role is not changed by gender; rather, the women's other roles are changed.

The self-images of entrepreneurial women influence their behaviour in many ways. The lack of images for women entrepreneurs to incorporate into their self-images is particularly apparent at the start-up of their businesses. Occupational roles are confused with sex roles.
perhaps because most entrepreneurs they know are men. Coupled with the confusion are the generally low self-images women have for themselves in our society. Their problems are compounded by reinforcing sex-role socialization. Women entrepreneurs feel they should be and are expected to be entrepreneurs in addition to their other 'traditional' roles (wife, mother, etc.). In fact, evidence from my informants suggests that only being an entrepreneur is never enough. They must be good wives, mothers, and so on to be considered worthy in their own self-images. Their confusion over the kind of image to project is compounded by their traditional socialization about feminine roles and the belief they (because they are women) are not suitable for business enterprises. Characteristics like aggression and self-confidence are seen as male not female endowments. Hence women perceive themselves initially unable to cope with business. During start-up they initially doubt their own experience and defer to others on decisions and definitions of situations, but as they gain more confidence (which enhances their self-image), they learn to trust their perceptions. Entrepreneurial women I talked with appear to largely ignore sexist stereotypes but are not free of their influence (like the 'boss' images). They may also use sexist stereotypes to their advantage: for example, the idea of a woman business owner as a novelty (see page 58). A common trait of entrepreneurs is turning problems into advantages.

We cannot escape noticing that women are especially subject to the dilemma of 'packaged' choices. Not only are they reared with conflicting expectations, but they also confront ambiguous structures that often force them to choose among a number of desired goals and undesired results. It is particularly difficult for women to build strong
bases in both the domestic and the work/public spheres where decisions in one sphere limit the range of options in the other. Trade-offs are built into the structure of their choices: whether a woman opts for work, motherhood or some combination of the two, she accepts the costs of what is foregone as well as the benefits of what is chosen (opportunity costs in the language of economics). In this sense, women face a set of dichotomous choices in which work and family commitments are posed as competing, alternative commitments. Their work and family decisions are inextricably linked. The choices in one sphere depend on the opportunities, incentive and constraints in the other. Entrepreneurial women may choose the entrepreneurial role because it offers the illusion of combining choices in both spheres. Their conflicts between roles do not go away but take on more internal rather than external expectations. The reality of women's socialization for roles is more acutely defined and the realization that personal pressures are as great as social ones. The self-images of entrepreneurial women influence the choices they make in each sphere and while we may not be able to foretell each choice, we are able to understand by including the socio-cultural environment, the circumstances impinging on them.

**IMPLICATIONS**

In this section I want to discuss two aspects of self-image which emerged from my research. The first discussion centres around self-image as illusion; that is the self-image may not always reflect objective conditions accurately. The second discussion looks at self-image as an important element in improving the status of women.
Self Image as Illusion

All media work us over completely. They are so pervasive in their personal, political, economic, aesthetic, psychological, moral, ethical and social consequences that they leave no part of us untouched, unaffected, unaltered. The medium is the massage. Any understanding of social and cultural change is impossible without a knowledge of the way media work as environments...Media, by altering the environment, evoke in us unique ratios of sense perceptions. The extension of any one sense alters the way we think and act - the way we perceive the world...Environments are invisible. Their ground rules, pervasive structure and overall patterns elude easy perceptions (McLuhan and Fiore, 1967: 20, 41, 84).

In our society the media can interpret for us the way we see our socio-cultural environment and our individual place in it. The pervasiveness of media interpretation leaves us vulnerable to incorporating identities and roles (self-images) that may not resemble objective reality. We must pay attention to Marshall McLuhan's warning to look closely at the "ground rules, pervasive structure and overall patterns" (ibid., 1967) of our environment in order to see beyond the immediate and readily available images - images perhaps based on illusion.

There are two types of illusions I want to refer to in relation to the self-image. One is the illusion based on the kinds of images presented about women in our society and the other is the illusion of choices. In each discussion I will describe the illusion and then relate it to the self-images of women.

Can we trust the dominant images presented about women in our society? I have stated earlier in this thesis that women are portrayed as stereotypical creations in most media presentations. Groups like
MediaWatch, based in Vancouver, have spent enormous amounts of time and energy in describing and documenting images of women that are false or at best, misleading. For example, in their visual presentation, 'Killing Us Softly', based on advertisements extracted from television and magazines, a prevalent image presented of women is as an impeccably groomed housewife overly concerned with clean floors, clean clothes and male shirt collars. The images do not reflect the objective reality of most women's lives. If that is true, and one suspects that given the impact of the media on the socio-cultural environment, then the images women hold to be true and the expectations they have of themselves, are based on illusions.

What kind of impact does that have for women in our society? Are women to be blamed or praised for discovering and revealing the illusions?

Psychologist J. Bardwick (1979) reports we achieve identity and self-esteem (components of self-image) when we accomplish what everyone agrees is important. It is easier the more specific the goal or task is. Once women began to question the accomplishments that structured their identities, new accomplishments had to surface to fit new norms and to challenge the old norms. She writes "(W)hen old norms are given up, we are freed from the restrictions of their obligatory responsibilities but we are not freed from our need to construct an identity" (1979: 24). Therefore, the media interpreted images are able to fill the void resulting from the rejection of the old norms and the lack of relevant new images.

Bardwick further defines women's current struggles with images as "a revolt against the limitations women imposed upon themselves when
society created an insane 'normalcy'" (1979: 25) for women. Women questioning the roots of the images presented about themselves falter against a society comfortably run by male interests. One result is that ambitious women identify with male success and male attitudes (Zellman, 1978). Another is that women have lost a sense of what is real about themselves.

In a sense we have lost contact with the feminine in ourselves. We are familiar with the masculine. We are well practised in the abilities with which we deal with outside matters. But the feminine, or the subjective, of everyone is lost from experience - is untutored, undeveloped, unperceived. As long as we ignore or pay only fleeting attention to our emotional processes and internal states, in a quite real way we will not know what we are (Bardwick, 1979: 182).

The illusions presented by society about women are a disservice to women, especially now while women are struggling to define themselves in their own terms. Women are particularly vulnerable because our society is male dominated. Women have few reasons to trust the institutional structure of our society, particularly when institutional response to women's problems only gives the illusion of helping women. An example is the United Way involvement with the issue of battered women.
Institutions - for example, the United Way - begin with mainstream social science approaches, traditional political theories, and bureaucratic perspectives (based on the former approaches and theories) and define wife battering as individual pathology and faulty interaction within the inviolate institution of the family. They do not deem women's experience of wife battering to be worthy of analysis and action on its own terms, nor do they accord status or respect to those who do, i.e. feminists and activists. What follows from this approach is a definition of the issue as a family violence, subsuming women's experience into a more general frame, worthy of "public" interest; a definition that obscures who is doing what to whom; that reframes political issues as social problems, thus minimizing the inherent structural challenges; that fits more closely the institution's and the state's existing problem-solving apparatus; and that ultimately makes women's situations invisible. This approach effectively serves to protect the status quo, the existing political system, and its structures and institutions. Institutions can do all this without appearing to be acting out of self-interest which, of course, is what they are doing. Rather, they give the appearance of being fair and responsive upholders of the greater good - including women's" (Barnsley, 1985: 73).

Barnsley openly distrusts the institutional structure of our society and doubts that choices made within the system are real choices.

Lobbyists for women's concerns are put in a position of tinkering with the existing legal and legislative frameworks and accepting the state's agenda and timetable, rather than working towards fundamental change that is in women's interests...In the process we (women) are in danger of losing sight of the fact that fundamental change is indeed necessary, and we're in danger of settling for short-term, inadequate and reversible gains as ends in themselves (ibid.: 89).

While Barnsley describes the illusion of help from institutions, coupled with what Schrank (1977) calls pseudo-choices, that is a choice where the boundaries of the choices are carefully controlled, Bardwick (1979) illuminates the personal deception that occurs when old norms and responsibilities are rejected or ignored to gain personal freedom.
The movements (feminism, the human potential movement and the sexual revolution) of this decade express our (women's) yearning for the things we have not done, the opportunities we have not had, the experiences we have not known. There is the illusion that lifting limitations will make us free and there is a denial that freedom is really the responsibility to decide what we will do. There is very little awareness that things are lost and things are gained in every commitment (Bardwick, 1979: 25).

Bardwick points out the responsibility of choice but for many women, the problem is not lack of responsibility but that women accept too much personal responsibility for their choices, even when they really did not have legitimate choices before them. Women are particularly vulnerable to the illusion that they are able to make real choices which direct their lives but most often, women make 'pseudo-choices'.

Freedom exists only in the presence of choices, but it does not follow that the presence of choices creates freedom. Some choices contribute only to the illusion of freedom; these we will call pseudo-choices. A pseudo-choice should not be confused with the absence of choice. A pseudo-choice is a real choice exercised by a person using what is commonly recognized as free will, but the choice has carefully controlled boundaries that often exclude what the person choosing really wants (Schrank, 1977: 11).

Women find themselves subject to the unintended results of choices that were supposedly freely made.

Perhaps an example will illuminate the discussion. The dominant image in our society for women is motherhood. Women respond to the pressure of society and for one reason or another, 'choose' to have children. The necessity for a woman to work for a wage takes her away from her child raising responsibilities at home. She seeks childcare for her child. There is either nothing available or it is too expensive. She is told: she 'chose' to have children and they are her
responsibility and/or she 'chose' to go to work and childcare is her responsibility. In any event, in a long line of pseudo-choosing, perhaps even starting from the event of conception of the child, the woman has little control over her choices and must take the full responsibility. Further, if anything psychological or physical happens to the child, that too is because of her choice and it is ultimately her responsibility. At the same time, the decision not to have children or abort is viewed as unnatural, irresponsible and selfish.

Many women find they must choose between career and parenthood goals, even when that is, in many cases, not a possibility. I suspect, and my research on women entrepreneurs suggests, women want to be able to combine both career and parenthood. The illusion of choice sets women up for bearing the responsibility of the results of their pseudo-choices, even when they have little control of the boundaries of their choices and the outcomes.

SELF-IMAGE AND STATUS OF WOMEN

In this section, I discuss self-image as an important element in improving the status of women.

Self-image emerges from the research as an important component inherent in the choices entrepreneurial women make in relation to their life strategies. A logical assumption can be made that self-image will be equally important to other groups of women, particularly in career choices. One of the disappointing results of the present socio-political climate of Canada is the lack of significant numbers of women attaining influential positions in our society (Brodie and Vickers, 1982). The consequences for women result in them being visually and
accurately identified as a disadvantaged group, more likely to be poor and remain poor in their lifetime (Not Enough, 1983).

Women are truly in a 'no man's land' with few refuges in sight. Caught between the ideal images of mother/wife sheltered by a father/husband, and the ideal images of career women; women's actual reality (and even their possible reality) does not even come close to approximating the ideal images. Individual striving towards either of the ideal images automatically comes with arguments detailing the unpleasant irreversible consequences associated with either of the ideal image's lifestyle. Bound up in the choices is the self-images of the women.

The way we perceive our world, make our choices and conduct ourselves is based on the things we learn through contact with our socio-cultural environment. Our beliefs about ourselves (our self-images) are reinforced, muted or discarded by interaction with those around us. It is possible for erroneous beliefs to be perpetuated.

Perhaps a way to understand the complexity of the problem for women is to recognize the importance of the self-image in making life choices. To say the social and cultural forces impinging on women are different from men (if not in kind, in quality) is perhaps trite but no less true. A more detailed analysis of self-image in relation to life choices may reveal answers to status of women issues that the vote, the access to the labour force, the reawakening of women's past have failed to accomplish. Men as well as women could benefit from a better understanding of their combined cultural heritages in relation to their self-images and in turn, how their culturally derived self-images influence their behaviour.
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APPENDIX 1 (continued)

A SURVEY OF WOMEN BUSINESS OWNERS

A business owner is a woman who controls a firm by reason of exclusive proprietorship, partnership or shareholding. Examples of such activities include owning a construction company or a beauty salon, selling one's own inventory door to door, or producing pottery or crafts in one's own home for sale. The woman business owner operates as an executive policy maker and receives financial remuneration from her business activity.

1. Please check one business category which most closely describes the activity of your business (CHECK ONE):
   - 1. Agriculture, Forestry, Fishing
   - 2. Mining
   - 3. Construction
   - 4. Manufacturing
   - 5. Transportation
   - 6. Wholesale trade
   - 7. Retail trade
   - 8. Finance, Insurance, Real Estate
   - 9. Service
   - 10. Other (SPECIFY)

2. What type of business is it (WRITE IN): (Example: restaurant, dry cleaners, income tax preparation)

3. What is the legal status of the business (CHECK ONE):
   - 1. Sole proprietorship unincorporated
   - 2. Partnership General
   - 3. Partnership Limited
   - 4. Co-operative Association
   - 5. Own 50% or more of the stock
   - 6. Own less than 50% of the stock but a majority shareholder

4. For how many years have you been an owner/co-owner of this business:

5. How many people work in the business at the present time (WRITE IN THE NUMBER):
   - 1. Full-time owners or partners
   - 2. Part-time owners or partners
   - 3. Full-time employees
   - 4. Part-time employees
   - (A part-time person works 30 hours a week or less.)

6. If yours is a seasonal business, indicate the lowest as well as peak number of employees (EXCLUDING OWNERS AND PARTNERS) in the most recent fiscal year:
   - 1. Lowest full-time
   - 2. Peak full-time
   - 3. Lowest part-time
   - 4. Peak part-time

7. What was the gross dollar volume of the business (BEFORE TAXES AND EXPENSES) in the most recent fiscal year:
   - 1. Less than $49,999 per year
   - 2. $50,000 to $99,999 per year
   - 3. $100,000 to $249,999 per year
   - 4. $250,000 to $499,999 per year
   - 5. $500,000 to $999,999 per year
   - 6. $1,000,000 to $1,999,999
   - 7. Over $2,000,000 per year

8. What was the gross dollar volume of the business (BEFORE TAXES AND EXPENSES) in your best fiscal year:
   - 1. Less than $49,999 per year
   - 2. $50,000 to $99,999 per year
   - 3. $100,000 to $249,999 per year
   - 4. $250,000 to $499,999 per year
   - 5. $500,000 to $999,999 per year
   - 6. $1,000,000 per year to $1,999,999
   - 7. Over $2,000,000 per year
9. What type of premises does your business use (CHECK ONE):

☐ 1. Your own house  ☐ 3. Owned premises other than your home
☐ 2. Rented premises  ☐ 4. Other(SPECIFY)

10. When you decided to become a business owner, what were the three most important sources of financing (LIST IN DESCENDING ORDER OF IMPORTANCE: 1-most important, 3-least important):

☐ 1. Your personal savings
☐ 2. Your family savings
☐ 3. Private financing (e.g. loans from friends or family)
☐ 4. Bank or other commercial loan
☐ 5. Government loan
☐ 6. Equity financing
☐ 7. Government grants
☐ 8. Other(SPECIFY)

11. When you decided to become a business owner, did you use any of the following business advisors (CHECK AS MANY AS APPLY):

☐ 1. Lawyer
☐ 2. Accountant
☐ 3. Business development service (e.g. marketing, advertising)
☐ 4. Provincial government services
☐ 5. Federal government service
☐ 6. Experienced business person
☐ 7. Other(SPECIFY)
☐ 8. None

12. Have you used any business advisors in the course of running the business (CHECK AS MANY AS APPLY):

☐ 1. Lawyer
☐ 2. Accountant
☐ 3. Business development service (e.g. marketing, advertising)
☐ 4. Provincial government service
☐ 5. Federal government service
☐ 6. Experienced business person
☐ 7. Other(SPECIFY)
☐ 8. None

13. In planning and operating the business, have you used any of the following sources of business education (CHECK AS MANY AS APPLY):

☐ 1. Community college or university courses
☐ 2. Adult education courses offered through local school boards
☐ 3. Government agency courses
   Name of agency
☐ 4. Business association courses
   Name of association
☐ 5. Televised business instruction
☐ 6. Correspondence courses
☐ 7. Government publications
☐ 8. Books and magazines
☐ 9. Other(SPECIFY)
☐ 10. None
BUSINESS OWNERSHIP FOR WOMEN
CONFERENCE '86

WORKSHOP LEADERS

Basics of Business Ownership
Friday, September 5

A. Exploring Options - Should I Take the Plunge?
   Linda Reader - Marketing Management Services

B. The Business Plan
   Eileen Sherwood - Federal Business Development Bank

C. Start-Up Financing
   Sherry Fotheringham - Royal Bank
   Donene Lashbrook - Lashbrook Corporate Graphics Advertising Inc.

D. Starting Out/Setting Up
   Yvonne Bland/Betty Horton - Thorne Ernst & Whitney
   Sarmite Bulte - Barrister & Solicitor

E. Marketing Strategies
   Terry Green - Terry Green Insights Incorporated
   Sherry Brydson - The Brydson Group Inc.

F. Costing for Your Business
   Neil Walker - Ministry of Industry, Trade & Technology

G. Drafting Your Professional Team
   Barbara Gory, Chartered Accountant
   Linda Bertoldi - Day, Wilson, Campbell

H. Three Faces of Eve
   Hilary Freeman - Family Services Association

I. Creating an Image for Your Business
   Sandra Matheson - Bernard & Associates
   Connie Eide/ Jane Barber - Barber, Eide & Assoc. Inc.

J. Hiring the Right Person
   Linda Geluch - Milin Resources
   Gail Hamilton - Hamilton & Associates
BUSINESS OWNERSHIP FOR WOMEN
CONFERENCE '86
WORKSHOP LEADERS

Beyond the Basics
Saturday, September 6

K. Taking Stock
   Phillip Daniels - Stephenson Kellogg Ernst & Whinney
   Ginger Eisen - Ginger's Bath

M. Financing For Expansion
   Gordon Sharwood - Sharwood & Co.
   Jo-Anne Raynes - Lloyd's Bank Canada

N. Compensation Management
   Donna Baptist - D.J. Baptist & Associates
   David Tyson - David Tyson & Associates

O. Growing Up/Letting Go
   David Riches - Thorne Ernst & Whinney
   Judi Argue - Colours

P. How to Develop New Markets
   Terry Green - Terry Green Insights Incorporated
   Emelia Franks - Emelia Franks Foods Inc.

Q. Getting and Keeping Clients
   Phillipe Denichaud - Performance Management Group International

R. Advertising and Promotion
   Shari Ferris - Advertising Consultant
   Linda Strachan - Vickers & Benson

S. Strategic Planning
   Larry Ginsberg - The Ginsberg Organization, Inc.

T. Using a Board of Directors
   Barbara Caldwell - Cleanwear Products
   David Gallagher - Gallagher & Associates

   Barbara McGregor - Osler, Hoskin & Harcourt
   Nancy Chaplick - Osler, Hoskin & Harcourt

W. The Professional as Entrepreneur
   Jane Harvey - Jane Harvey & Associates
   Phillipe Denichaud - Performance Management Group International
NOTES ON - "HOW TO CHOOSE A CHARTERED ACCOUNTANT" FOR BUSINESS OWNERSHIP FOR WOMEN SEMINAR

SEPTEMBER 5, 1986

I. WHEN TO CHOOSE YOUR C.A.

VERY BEGINNING - "GLEAM IN YOUR EYE STAGE"
ADVICE ON: BUSINESS STRUCTURE - LTD. CO VS UNINCORPORATED
: BUSINESS PLAN
: START-UP FINANCING PROPOSALS
   (GO WITH YOU TO BANK)
: GOVT. FORMS - EMPLOYER REGISTRATION, WORKERS' COMP., SALES TAX LICENCE
: ACCOUNTING SYSTEM/HIRING ACCOUNTING STAFF
: FINANCIAL AND TAX CONSEQUENCES OF AGREEMENTS
   LEASE, FRANCHISE AGREEMENT

II. HOW TO DEVELOP YOUR "SHORT LIST"

ENThusiastic referral from other business owner
ALSO referrals from - Lawyers, bank managers, insurance broker
IMPRESSED BY ARTICLE/SPEECH

III. WHAT TO ASK A C.A. AT YOUR FIRST MEETING

- WHAT ARE YOUR "AREAS OF INTEREST" (WILL YOU BE AN IMPORTANT CLIENT)?
- HOW MUCH TIME DO YOU FEEL YOU NEED TO SPEND ON PROFESSIONAL DEVELOPMENT (= TO KEEP UP TO DATE) AND HOW DO YOU ACCOMPLISH IT?
- WHERE DO YOU GO FOR EXPERTISE BEYOND YOUR OWN (E.G. RESOURCE PEOPLE FOR COMPLEX TAX OR ESTATE PLANNING PROBLEMS, COMPUTER DECISIONS, LAWYERS, INSURANCE ADVISORS, INVESTMENT ADVISORS)?
- HOW ACTIVE ARE YOU IN YOUR PROFESSION /IN BUSINESS ORGANIZATIONS? IN COMMUNITY ORGANIZATIONS?
- HOW MUCH DO YOU CHARGE - FOR YOUR TIME, FOR YOUR STAFF, IS THERE ANY DIFFERENCE FOR DIFFERENT KINDS OF WORK?
IV. WHAT TO ASK YOURSELF AFTER MEETING THE C.A.:

- Did the office seem well organized, reasonably prosperous?
- Were the staff pleasant, did they appear to be efficient?
- Did the C.A. listen to me/show an intelligent interest in my business and have some knowledge of my needs?
- Did the C.A. communicate easily - no unexplained jargon, no patronizing remarks?
- Did the C.A. encourage me to ask questions?
- Most important, was the chemistry right?

V. WHAT KINDS OF HELP CAN I EXPECT FROM MY C.A.?

- Accessibility to answer questions
- Accounting/Auditing services - probably not audit for owner-managed business
- Business advice - knowledgeable about your business, objective (such things as product costing, negotiations, strategic planning)
- Advice/help in developing proper accounting system
- Prompt, accurate, usable information essential
- Management controls
- Instruction of accounting staff/hiring assistance
- Projections & budgets
- Financing proposals - banks & others/govt. assistance
- Tax planning - you and the business (salary and dividend, mlx, car allowances)
- Personal financial planning
- Attendance at tax audits
- Employee compensation (salary levels, profit sharing, company cars)
- Insurance review including workers' compensation coverage for owners/officers
- Buying/selling business or taking in partner/shareholder

VI. HOW CAN I GET THE BEST VALUE FROM MY C.A.?

- Do routine work yourself - call C.A. for help
- Have schedules ready before C.A. comes in
- Report any differences on tax assessments from figures filed with returns
- Notify if tax auditor coming - never sign anything at tax audit without asking C.A.
- Don't demand unreasonable service - C.A. should try to help in urgent situations if possible
- Keep C.A. informed (e.g. if buying expensive computer)
- Don't try to hide information. Be honest.
BUSINESS OWNERS CONFERENCE A TREMENDOUS SUCCESS!
By Patricia Collins

A look of amazement flickered across Premier David Peterson's face when he first saw the huge breakfast audience gathered to hear his opening remarks at our third annual Business Ownership for Women Conference, held September 5 and 6 at the Metro Toronto Convention Centre. More than 500 women were there on Friday to learn about the basics of business ownership, and about 300 (some attending both days) came on Saturday for the advanced workshops.

The conference was co-sponsored by Women Executives and Entrepreneurs and the Ontario Ministry of Industry Trade and Technology, with assistance from Thorne Ernst & Whinney, The Manufacturers Life Insurance Company, The Royal Bank of Canada, the City of Toronto and McDonald's Restaurants of Canada Limited. In addition to the 21 workshops offered during the two days, the program...

CRISIS DIFFUSED BUT INSURANCE PROBLEMS REMAIN
By Libbie Jennings

The audience at the August 14 dinner meeting was in a feisty mood. Many were business owners who wanted to know why their liability insurance premiums had jumped so dramatically. Others were concerned about the social impact of liability insurance costs on day care and recreational programs.

By the time Ted Belton, President and Chief Executive Officer of the Insurers' Advisory Organization Inc., finished his presentation, the audience at least had a better grasp of the reasoning behind the soaring costs.

"The cause of sky-rocketing premiums and availability problems is social inflation," Belton said. "The courts have been a very important factor in social inflation. No-fault insurance is an appropriate solution if the objective is to compensate all injured people regardless of negligence. Government insurance is definitely not the...

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Business Owners Conference .......... 8-12
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INSTRUCTOR CONTRACT

NAME: ________________________________

ADDRESS: ________________________________

PHONE: Work - _____________ Home - _____________

SOCIAL INSURANCE NUMBER: _____________ DATE OF BIRTH: _____________

You are responsible for:

a) preparation of a well rehearsed class topic
b) a well presented thorough and safe class
c) attendance at the weekly workshop meetings
d) consistency and regularity of teaching your classes
e) if you are away, getting a substitute and advising the personnel manager
f) being aware of the weekly announcements
g) each instructor is financially responsible for having the qualifications deemed necessary by the Fitness Group within six months of your starting date

h) maintaining ideal body weight
i) a well groomed, healthy, attractive appearance
j) being at your class 15 minutes before it starts

As a self-employed person, you are responsible for submitting the proper income tax returns, and you are not covered by the Unemployment Insurance Act, Canada Pension Plan, Holiday Pay Act, Minimum Wage Act, or Worker's Compensation Act. The has public liability insurance to cover gross negligence on your part.

Date

Your rate per class is _____________

I agree to the above.

______________________________ Date: _____________
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