UNIVERSITY OF OKLAHOMA

GRADUATE COLLEGE

A PHENOMENOLOGICAL EXPLORATION OF SELF-DIRECTED LEARNING AMONG SUCCESSFUL MINORITY ENTREPRENEURS

A DISSERTATION

SUBMITTED TO THE GRADUATE FACULTY

In partial fulfillment of the requirements for the

Degree of

DOCTOR OF PHILOSOPHY

By

NANCY HOPE ALEXANDER
Norman, Oklahoma
2013

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A PHENOMENOLOGICAL EXPLORATION OF SELF-DIRECTED LEARNING AMONG SUCCESSFUL MINORITY ENTREPRENEURS

A DISSERTATION APPROVED FOR THE
DEPARTMENT OF EDUCATIONAL LEADERSHIP AND POLICY STUDIES

BY

_____
Dr. T. Elon Dancy, Chair

_____
Dr. Courtney Vaughn, Co-Chair

_____
Dr. Penny Pasque

_____
Dr. Doo Hun Lim

_____
Dr. Charles Warnken

_____
Dr. Grayson Noley

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DEDICATION

To Charles and Bessie Thompson and my son Adam Clayton Alexander.

Acknowledgements

I am profoundly grateful to so many caring individuals who have supported me throughout this incredibly remarkable journey. To my mother Mrs. Bessie W. Thompson, who taught me that I could be anything I wanted and accomplish anything I wanted if I worked hard. To my special and loving aunt, Mrs. Lillian A. Arrow, who witnessed my birth in Galveston, Texas and made it her mission to provide me with unlimited emotional and moral support throughout the pursuit of my doctorate degree.

I am thankful to the University of Oklahoma for affording me the opportunity to pursue my dream and my goal.

I am particularly anxious to acknowledge the invaluable and essential support of Dr. T. Elon Dancy and to Dr. Courtney Vaughn for their willingness to step in and guide me through the completion of this degree. Dr. Vaughn, your guidance and acceptance of me as a capable and competent student encouraged me, served as the catalyst for me to be successful and helped make this study's completion a reality. I will be eternally grateful to you for helping me to tread uncharted waters with confidence and self assurance. I am so happy and extremely fortunate that our paths crossed on this earth.

To my committee members, Dr. Penny Pasque, Dr. Charles Warnken, Dr. Grayson Noley and Dr. Doo Hun Lim, your advice proved to be invaluable throughout this educational experience. I thank you individually and collectively for all you did for me in this endeavor.

To my nineteen year old son, Adam Clayton Alexander, who understood beyond his years what his mother had to endure academically and emotionally over the last eight years to achieve this doctorate degree. I have to express a very special gratitude to Adam for being the best son one could ever have past, present and future.

Thank you to all of my dear relatives, friends and colleagues for being so constant with your support. Lastly, this study would never have been possible without the participation of the 10 individuals who interrupted their busy schedules to sit through intensive interviews with me. I thank you.

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Abstract

This transcendental, phenomenological study explored the Self-directed learning (SDL) of 10 successful minority entrepreneurs. Two SDL theories serve as lenses for the study, Spear and Mocker's (1984) Organizing Circumstance and Brockett and Heimstra's (1991) Personal Responsibility Orientation model. Five themes emerged from the data: (1) learning to hide minority status to gain success, (2) making a self-directed learner, (3) reacting to SDL triggers and the organizing circumstance, (4) identifying outside resources for learning, and (5) taking personal responsibility. The phenomenological essence of the lived experience with SDL fueled the participant's desire to become entrepreneurs. Tenets of SDL facilitated intuitiveness, resourcefulness, self-empowerment, and subsequent business success. Findings suggest successful minority entrepreneurship is pluralistic in nature and entrepreneurial programs should have a broader scope and incorporate meaningful SDL in conjunction with formal business training activities.

Chapter I

Previous research demonstrates that successful minority[1] entrepreneurship is affected by family and co-ethnic bonds, social networks, affirmative action, federally earmarked programs and access to financial capital resources (Bates, 1997; Evans & Jovanovic, 1989; Fairlie & Robb, 2008; MacManus, 1990; Parker, 2009; Thompson & Bowen, 2009; SBA, 2001; Song, 1997; Werbner, 1990), yet minority-owned small businesses (MOSBs) fail three times more often than non-minority counterparts (Fail, 2010). Small businesses offer new employment opportunities, significantly impact the United States (U.S.) gross domestic product, and support long-term success of the U.S. economy (Heady, Maples, & Greco, 2005). Data from the 2010 U.S. Census and the Bureau of Economic Analysis reveals a demographic shift in the U.S. to increasing racial diversity, an early 21st Century economic recession, and a resulting decrease in funding for federally earmarked programs (2010 Census, Bureau of Economic Analysis). Small businesses operated by minorities will have less access to federal assistance programs. Considering these facts, this transcendental phenomenological study describes the relationship between the lived experience of SDL and minority entrepreneurship to explore if this phenomenon contributes to success. In this study, I

[1] The label "minority" dilutes and masks all of the complexities of being a person of color. In this dissertation, I use the term "minority" not to describe individuals who I feel are subnormal with respect to a dominant group, but for three reasons only. First, all of the scholarly references I cite including U.S. Census Bureau reports use this term to differentiate my research population from those who hold majority social positions of power. Second, all but one of my interviewees self-identify as a "minority owned business" through his or her paid advertisement in the Oklahoma Minority Business Directory and nine interviewees hold minority owned business certifications, e.g. Section 8(a), Department of Transportation Disadvantaged Business and Women Owned Business certifications. Third, in the 1960s use of the term "minority" to refer to people of color elevated their status and was an alternative to more derogatory terms such as "negro" and "colored" for African Americans. Additionally, in Department of Transportation contracting white women have embraced the use of the term "minority owned business" as leverage for participation contracting opportunities.

limit minority entrepreneurs to African Americans, Asian Americans, Hispanic Americans, and Native Americans.

Perceived as an integration of behavior and activities, I define SDL in the broadest sense as a "process in which individuals take the initiative, with or without the help of others, to diagnose their learning needs, formulate learning goals, identify resources for learning, select and implement learning strategies and evaluate learning outcomes" (Knowles, 1975, p.18). The goals of SDL encompass the following three areas: 1) enhance the ability of adult learners to be self-directed in their learning, 2) promote transformational learning as key to SDL, and 3) promote emancipatory learning and social action as an integral part of SDL (Merriam, Caffarella, & Baumgartner, 2007). If SDL contributes to the survival, prosperity, and growth of minority-owned businesses, it is in the country's best interest to explore how this construct manifests.

Ten successful minority entrepreneurs participated in the study. The research questions asked how the lived experience of SDL helped participants navigate a Eurocentric culture of entrepreneurship and in what way does lived experience of SDL provide a vehicle for success. The following five distinct themes emerged: 1) learning to deny minority status to gain success, 2) making a self-directed learner, 3) reacting to SDL triggers and the organizing circumstance, 4) identifying outside resources for learning and 5) taking personal responsibility.

Chapter one presents reflections on how my childhood history lessons and experiences as a business consultant for minority entrepreneurs precipitated my desire to explore SDL and potential empowerment tool. I then describe how the early 21st

century economic recession facilitates entrepreneurship, identify the importance of small businesses to the economy, and illustrate the exponential growth in the U.S. minority population. A description of key U.S. Supreme Court decisions affecting minority businesses and the executive orders follow these sections. Finally, I review the significance of this research.

Reflections on My Childhood History Lessons

The beautiful inscription at the base of the Statue of Liberty reads; "Give me your tired, your poor, your huddled masses yearning to breathe free, the wretched refuse of your teeming shore. Send these, the homeless and tempest to me; I lift my lamp beside the golden door" (Lazarus, 1883). With the dedication of the Statue of Liberty, America offered the promise that through hard work and self determination, anyone could fulfill his or her dream. Yet for many people of color, the blue waters of the New York harbor did not represent a lighted, golden door of opportunity but rather a host of structural and institutional barriers to fulfilling their entrepreneurial dreams.

As a self-identified black woman, I have mixed feelings of pride and anxiety in my work as a business consultant for these entrepreneurs. I am proud of the great progress many of my clients have made in a relatively short time as exemplified by their lucrative businesses. There is also an anxiety stemming from my recognition of an early 21st century effort to dismantle any federally earmarked, affirmative action programs (Proposition 209, Initiative 200, *Parents v. Seattle*) that have assisted these entrepreneurs thus far.

My childhood history lessons on famous entrepreneurs and inventors brought to mind great names such as Benjamin Franklin, Alexander Graham Bell, Thomas

Edison, Samuel Colt, Samuel Morse, the Wright Brothers, Charles Goodyear, and Henry Ford and their contributions are impressive. Only through self-study did I learn that my history, the history of people of color, is far greater than the vestiges of slavery, forced relocation, or sports, music, and entertainment. Our past teems with stories of minority entrepreneurs who achieved groundbreaking success through SDL. People of color were left to their own mother wit and ingenuity to start and conduct businesses long before affirmative action programs, bid preferences, federally earmarked programs, minority enterprise small business investment companies (MESBICS), or bank lines of credit. In general, minority entrepreneurs are viewed as outside the mainstream of American history rather than as active participants in this country's creation and greatness, and as a result many school history lessons only vaguely mention their accomplishments. Following is my personal example of the negative impact associated with the omission of great minority entrepreneurs in history lessons or general business courses.

As I attempted to develop a list of famous inventors and entrepreneurs, the names of Franklin, Bell, Edison, and Goodyear came readily to mind. However, to recall the name of a prominent Asian American, Native American, or Hispanic American entrepreneur took an extraordinary amount of concentration and mental effort. Ultimately, a search of the internet and recent periodicals provided good results. I do not suggest schools discard all textbooks and rewrite them to include diverse references; I do, however, suggest we take every opportunity to embrace inclusiveness rather than self-defeating exclusiveness in every aspect of our lives.

Our many outstanding contributions to this nation support the contention that people of color figure importantly in the genius of entrepreneurship. No one who reads the following illustrious roster can deny the greatness of these entrepreneurial accomplishments and their present-day effect on U.S. growth and vitality. A short list of these great Americans includes: Jerry Yang (co-founder of Yahoo!), Don Prudencio Unanue Ortiz (founder of Goya Foods), Henry Red Cloud (clean energy pioneer), Benjamin Banneker (famous inventor, mathematician, almanac writer and clock-maker), Famous Dave Anderson (a member of the Choctaw/Chippewa tribes with over 170 restaurants), Granville T. Woods (whose 150 patents rivaled Thomas Edison's), Oprah Winfrey (media mogul and first African American female billionaire), Hector Ruiz (CEO of Advanced Nanotechnology Solutions), Roger Chen (supermarket mogul), Garrett A. Morgan (patentee of the traffic signal), Amar Bose (acoustic speaker magnate,) George Washington Carver (developer of over 300 peanut products), and Charles Drew (father of the modern American blood bank).

Structural barriers, such as an inability to shop in certain areas due to segregation laws or the unavailability of ethnic goods and services, required minority entrepreneurs to become owners and managers of business learning processes according to their own needs. Institutional barriers, revolving around who made the bank lending decision, who controlled the purchasing process, and who awarded the contract, made it necessary for minority entrepreneurs "to take the initiative, with or without the help of others" (Knowles, 1975, p.18). These learning processes are the significant and often unconscious intangibles in SDL not adequately represented quantitatively or in graphs and numbers.

In times of job instability or unavailability, the organizing circumstance (Spear & Mocker, 1984) of unemployment can facilitate innovation and the individual entrepreneurial spirit can flourish. A review of the literature on SDL and entrepreneurship reveals a parallel between Spear and Mocker's organizing circumstance, and a triggering event in the entrepreneurship literature. The Kauffman Foundation, a leading entrepreneurial research and policy agency, refers to the motivation to launch a new business venture as a "teachable" moment when the entrepreneur is ready to start a business due to unforeseen circumstances (Wadhwa, 2010).

The Organizing Circumstance of Spear and Mocker (1984) from the SDL literature suggests that environmental determinants which sometimes lie behind the consciousness and control of individuals can facilitate or serve as the impetus for SDL. The story of Madame C.J. Walker reveals a clear example of its manifestation. At the turn of the century, African American women expressed to Madame Walker of Indianapolis, Indiana, that because of the texture of their hair and the darkness of their skin they would never be considered beautiful by white standards. From her kitchen, Madame Walker conceived, developed, manufactured, and marketed hair straightening and skin bleaching products for African Americans. As a result, she became the first African American female millionaire (www.hyperhistory.net). In her keynote address at the National Negro Business League Convention in July 1912, Madame Walker explains "I had to make my own living and my own opportunity! But I made it! Don't sit down and wait for the opportunities to come. Get up and make them!" (www.madamcjwalker.com/speeches).

Brockett and Hiemstra's Personal Responsibility Orientation (PRO) model posits that learning centers on the individual who exercises control for learning while assuming accountability for his or her actions (Hiemstra, 1994). In my role as a business consultant, I hosted a first annual "Doing Business with the Tribes" symposium at Langston University in 2006. During his presentation, Governor Bill Anoatubby of the Chickasaw Nation described how he used SDL to respond to the U.S. government's repressive force. "They counted us out! They counted us out!" he exclaimed. "When I became Governor in 1987, the Chickasaw Nation was facing bankruptcy, but we took control of our own lives" he explained. "Today we have an extraordinary revenue stream, we can now address the problems of our people, and we are moving forward." (Anoatubby, 2006) Governor Anoatubby consistently exhibits immense courage and intellectual independence in the face of cultural and social bias and has taken the Chickasaw Nation from bankruptcy to prosperity. Statements such as we can "address the problems of our people" and "we took control" are reminiscent of SDL (Anoatubby, 2006, p. 2).

Standard references do not explore the role of SDL in minority entrepreneurial success. Economic reports that cite an increase in minority business activity since the institution of affirmative action programs fail to credit sufficiently the impact of SDL. If the federal government had not taken action to remedy poor, minority business participation rates in the 1960s, the problem would be much worse. However, we cannot underestimate the effect of an organizing circumstance or personal responsibility and how these SDL constructs facilitate entrepreneurial success.

As I began to put the pieces together that describe why I chose to undertake this study, I recalled one factor that has plagued my world of learning as a business consultant for minority entrepreneurs. Despite the prevalence of minority business assistance programs, it always appeared as if there was an unexplored phenomenon that contributed to the success of these businesses. Even if the minority entrepreneur enrolled in minority business assistance programs, SDL activities preceded and continued throughout their involvement. I had a new and wonderful epiphany during my second year as a business consultant. An elderly couple came to me with a request for assistance with a non-profit, 501(c) 3 application for their rodeo club. They spoke of their many caravans to the Internal Revenue Service in Austin, Texas, only to be denied non-profit status and turned away year after year. Designation as a 501(c) 3 organization enables an organization to solicit funds from public and private foundations and the federal government. This rodeo club had been operating successfully for the past 41 years without the financial assistance of foundations, endorsements, sponsorships, or gifts of any kind. They hosted an annual, well-attended rodeo, purchased the five acres for their arena without sponsorship from any of the typical rodeo supporters, and none of the members attended an institution of higher learning. This perplexity preceded my decision to explore the lived experience of SDL.

Indexed neatly in the sordid statistics of the U.S. Census State of Minority Business Enterprise (SMOBE) Fact Sheets is the disparity between the survival and success rates of white and minority-owned business enterprises (2010 U.S. Census). If minority-owned businesses in the U.S. do not fare as well as their non-minority

counterparts, we all have a problem. The question then becomes what constructive and positive approaches can and must be taken to make progress toward rectifying this problem. The brilliant Whitney M. Young, the first national director of the Urban League, noted that one key to progress is to recognize that there is no monolithic or unilateral solution to any problem (Young, 1964).

As a business consultant for minority entrepreneurs, it has been my experience that a procurement officer tasked with awarding a large federal contract will deny a proposal from a minority entrepreneur by stating that he or she has not fulfilled enough smaller contracts to demonstrate their capacity or capability. The contracting officer for a smaller contract will deny the minority entrepreneur's proposal by stating that the problem is an inability to secure the necessary financing to acquire a bond or cash flow until the firm is reimbursed by the hiring company or agency. The banker who will not approve the necessary financing will cite the minority entrepreneur's low credit score as the gating item. The creditor will say the minority entrepreneur's problem is poor business acumen and ironically it is *business acumen* that provides the necessary expertise to bid on large federal contracts.

The true cause of the plight of the minority entrepreneur is a combination of many factors. Therefore, I believe everyone should intervene and assist these entrepreneurs wherever he or she may be in this cycle. My responsibility is clear to explore the SDL of successful minority entrepreneurs as one potential part of a comprehensive solution. Specifically, I am interested in how successful minority entrepreneurs describe the lived experience of SDL.

Statement of the Problem

The literature seldom explores the connection between SDL and successful minority entrepreneurship despite the fact that the U.S. Small Business Administration (SBA) conveys the importance of exploring any potential empowerment tool given their low survival rates (Samuels, Maheshkumar, & Demory, 2008; Sonfield, 2007). When small businesses fail, others suffer as well. Same race role models are of particular importance to minority youth interested in entrepreneurship, and their absence may lead to decreased self-efficacy and outcome expectations (Greene, 1990; Hackett & Byars, 1996; Karunanayake & Nauta, 2004). High failure rates also impact consumer buying choices relative to cultural foods, products, and services. This study contributes to our current understanding of how the lived experience of SDL influences successful minority entrepreneurship and benefits all that are impacted by our lack of knowledge to date.

To many, a news report on one or two successful minority entrepreneurs provides evidence that all is well and minority businesses participate equitably. The U.S. Census Small Minority Owned Business Enterprise (SMOBE, 2010) data clearly highlight that this observation is incorrect. In 1964's *To Be Equal*, Whitney M. Young, Executive Director of the National Urban League, issued an urgent plea for a special effort. Through an insightful analogy, Young (1964) offered one explanation for the disparity between the minority entrepreneur and their white counterpart:

> The situation is much like that of two men running the mile in a track meet. One is well-equipped, wears track shoes, and runs on cinders. The other is barefoot and runs in sand. Seeing that one runner is outdistancing the other

> with ease, you then put track shoes on the second fellow and place him on the cinder track also. Seconds later it should surprise no one to see that the second runner is still yards behind and will never catch up unless something is done to even the contest. (p. 23)

My review of the literature in Chapter II reveals a number of dominant discourses and research efforts currently underway that tend to shape policy, practice, and provide the backdrop for the debate on the best way to empower minority-owned small businesses (Sonfield, 2007). Although the research provides recommendations on how to "even the contest" (Young, 1964, p. 23), the studies do not explore the lived experience of SDL as a potential solution.

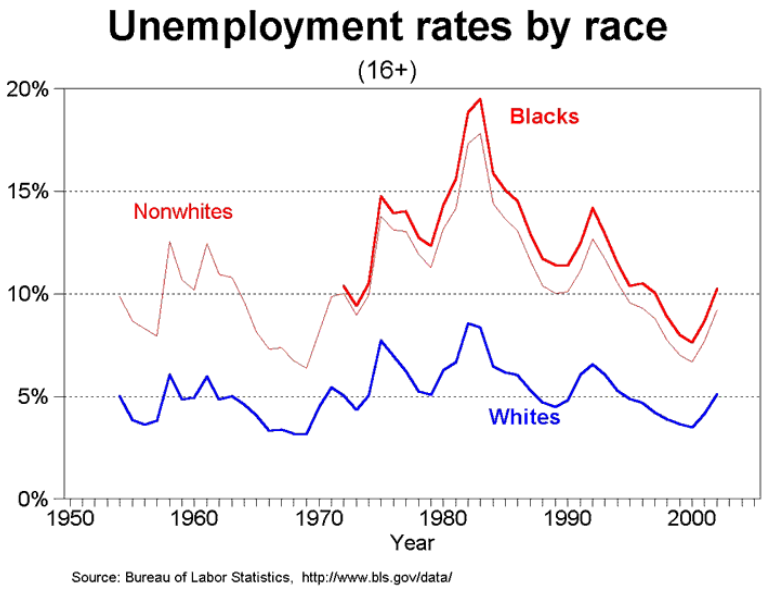
My dissertation does not explore legislative or judicial remedies to minority business failure; rather it offers a new approach by paying particular attention to the SDL activities supporting success rather than external environmental, economic factors and indicators. Through the voices and first person accounts of the lived experience, this dissertation produces an empowering and potent resource for all to draw on in accordance with their individual entrepreneurial aspirations. The next section describes how the 21st century recession facilitates entrepreneurship as a viable alternative to traditional employment.

Implications of the Early 21st Century Economic Recession

An examination of minority entrepreneurship must include information on the impact of the early 21st century economic recession. Heralded as the longest downturn since the Great Depression of the 1930s (Isidore, 2008), the Bureau of Labor statistics cites a national unemployment rate of 7.7% as of February 2013 (Bureau of Labor

Statistics, 2013). The United States Department of Agriculture (USDA) identifies that since the start of the recession in the fourth quarter of 2007, employment decreased by almost one million jobs in rural areas, while the metropolitan areas of the country lost 7.1 million jobs (USDA, 2010). Nationally, the unemployment rate reflects the largest economic recession since World War II (USDA, 2010). See Figure 1 for an overview of unemployment by race.

Figure 1: Unemployment Rates by Race

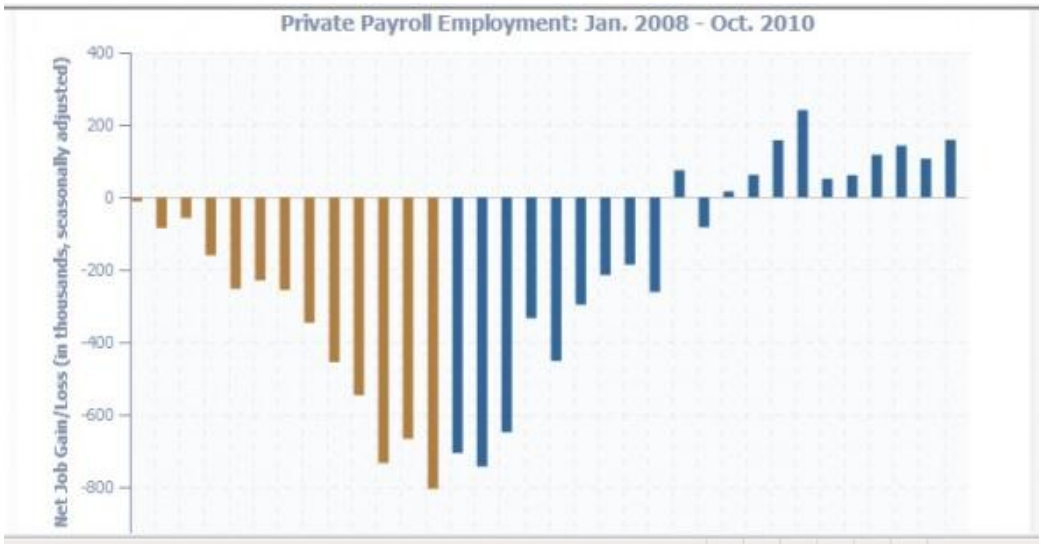


Source: Bureau of Labor Statistics, http://www.bls.gov/

The figures compiled by the Bureau of Labor Statistics reveal very little good news relative to traditional employment opportunities by highlighting the disparate impact of unemployment on people of color. In August 2011, Black unemployment surged to 16.7%, while the unemployment rate for whites fell slightly to 8% (www.dol.gov). September 2011 numbers "continue to bear out that longstanding pattern that minorities have a much more challenging time getting jobs," said Bill Rodgers, chief economist with the Heldrich Center for Workforce Development at

Rutgers University (Censky, 2011, p. 1). Figure 2 depicts the significant decline in private business payroll during the 36 months from January 2008 until October of 2010:

Figure 2: Private Payroll Employment: January 2008 – October 2010



Source: Bureau of Labor Statistics, http://www.bls.gov/

Entrepreneurship is a viable alternative to traditional employment. Dencker, Gruber, and Shaw (2009) observe that although 1980—2005 as a relatively prosperous time for the U.S., the average net employment growth rate during this time would have been negative if not for the jobs created by entrepreneurs founding new firms. With entrepreneurship as the backbone and stabilizing force in this country, small business survival is an economic imperative.

U.S. Reliance on Small Businesses for Economic Growth and Sustainability

Small businesses represent 99.7% of all employer firms, pay 45% of total U.S. private payroll, generate 60-80% of the new net jobs annually, and make up 97% of all identified exporters (International Trade Administration 2011; U.S. Census Bureau, 2010). In the early 21st century, entrepreneurship occurs at significantly higher rates

than at any time in the last 100 years, and survey evidence suggests it is a meaningful lifestyle and career identity for many Americans with 4% of all adults try to launch a new business at any given time (Gartner & Shane, 1995; Reynolds & White, 1997).

Minority-owned small businesses (MOSBs) increased by 45.6% to 5.8 million between 2002 and 2007; which was more than twice the national growth rate of all U.S. businesses during this same time period (U.S. Census, 2010; U.S. Survey of Business Owners, 2010). These gross figures are impressive and deceiving. Census reports reveal that MOSBs fall short with substantially less overall economic impact; have fewer employees and lower profitability margins, smaller average sales revenue, and patronage from only ethnic consumers; and are three times more likely to fail (Bates, 1997; Tozzi, 2010; U.S. Census, 2010).

Since the late 1960s, the development and support of MOSBs has been an objective of both the public and private sectors (Sonfield, 2005). This supports my suggestion that what is good for MOSBs is good for the entire U.S. economy (Didia, 2008). To date, minorities own 5.8 million non-farm U.S. businesses which generate $1.028 billion in revenue for the United States; represent 21.3% of all nonfarm businesses; 5% of total employment and 3.4% of total gross receipts (U.S. Census Bureau Survey of Business Owners, 2010). U.S. Department of Commerce (USDOC) reports in the late 1990s reveal strong overall U.S. economic growth relative to high employment figures, low inflation, and an unprecedented growth in high-technology-based businesses (Didia, 2008). However, during this same time period, minority owned businesses did not fare as well and in the early 21st century continue to face unique socioeconomic obstacles that Rogers (2001) suggests limit their size & scope.

This transcendental, phenomenology study explores the lived experience, SDL and subsequently contextualizes the meaning of how this construct helps these entrepreneurs overcome the unique socioeconomic obstacles faced by people of color. Just as the Census data documents reliance of the U.S. on small businesses for economic stability, the report also reflects diversity of the U. S. population which supports the contention that small businesses will be increasingly operated by minorities.

Changing United States Demographics

In 2013, the populations of racial minority groups experienced more rapid growth than the non-Hispanic white population on the national level (MBDA, 2008; U.S. Census, 2010). The U.S. Office of Management and Budget suggests that if fertility, mortality, and immigration trends hold, the U.S. minority population will exceed 203,000,000 by 2050 (OMB, 2010; Yen, 2009). "About one in three U.S. residents are a minority…to put this into perspective, there are more minorities in this country today than there were people in the United States in 1910. In fact, the minority population in the U.S. is larger than the total population of all but 11 countries." (Kincannon, 2011, p. 1) In U.S. counties with a population of 1,000 or more, the number of individuals who report their ethnicity and race as something other than non-Hispanic, white grew substantially from 2000 – 2010. The following table highlights the changing racial composition of the U.S. from 2000 to 2010:

Table 1: Racial and ethnic characteristics of the U.S. population from 2000—2010

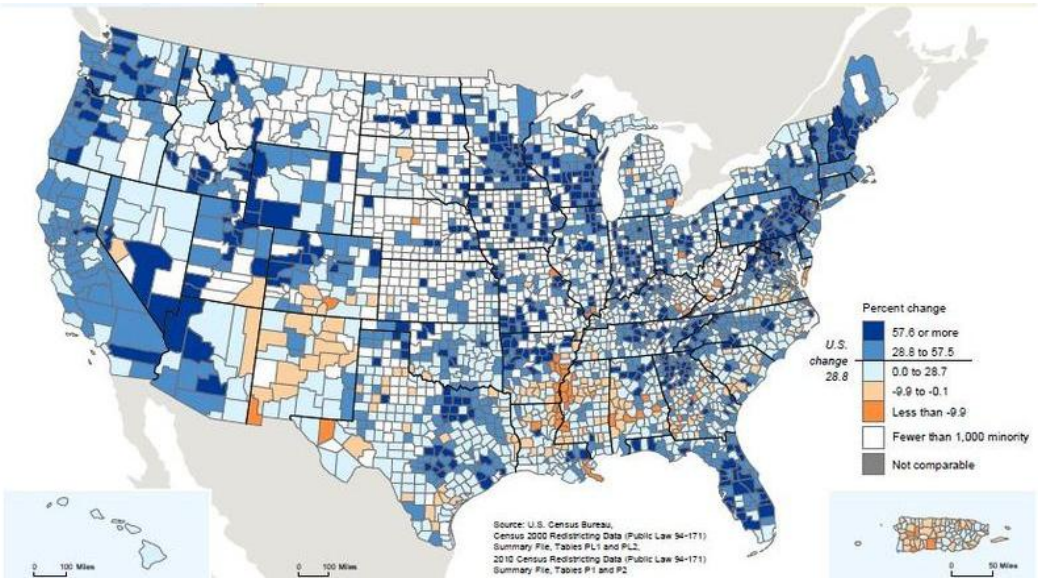
	2000 Census	**2010 Estimate**	**10-Year Percentage Change**	**Percentage of 2010 Population**
Total U.S. Population	281,421,906	307,006,550	+10.39	n/a
White	211,460,626	244,298,393	+15.50	79.5
Black	34,658,190	39,641,060	+14.30	12.9
Asian	10,242,998	14,013,954	+36.80	4.5
Hispanic	35,305,818	45,432,158	+28.60	14.7
Native American	2,475,956	3,151,284	+27.20	1.0

Source: Annual Estimates of the Resident Population by Race for the United States – April 1, 2000 – July 1, 2010, U.S. 2010 Census

While the total U.S. population increased by greater than 10% from 2000 to 2010, the majority of this growth derives from larger Asian and Hispanic populations with a 36.8% and 28.6% increase respectively (U.S. Census, 2010). Minorities represent almost 49% of U.S. births in the year ending July 2009 and currently make up more than half the population in 317 U.S. counties (Nassar, 2010). U.S. dependence on small businesses in conjunction with the shifting demographics of census data highlights the increased importance of empowering small businesses owned and controlled by minority entrepreneurs. David Hinson, National Director of the Minority Business Development Agency, suggests that empowering minority businesses not only makes good business sense, but it is an important investment in the future of the U.S. economy (Hinson, 2010). The U.S. must work toward making the societal norm one of inclusiveness and empowerment relative to successful business operations as exclusiveness is potentially self-destructive to the entire country. The darker areas on the following map reflect the counties in the United

States where the minority population grew by 28.8% or more from the year 2000 to 2010:

Figure 3: Percent change in minority population by U.S. County: 2000-2010



Source: http://blogs.census.gov/.a/6a0120a61b56ed970c0147e36f25e0970b-popup

For the first time in history, the American Racial Diversity (ARD) index of U.S. Census climbed from 49% to 55% in 10 years (Census, 2010). Led by a significant growth in the Asian American and Hispanic American populations, the U.S. population continues to diversify (Census, 2010). Despite this growth, the number of successful minority-owned businesses lags significantly behind those for whites on a number of critical indicators (Census, 2010). Meaningful, sustained gaps between growth rates and profitability characteristics influence this lag (Census 2000, Census 2010). President and CEO Carl Schramm, Kauffman Foundation, recognizes the impact of the demographic shift when he addresses the moral and fiscal imperative for a study of this nature:

> Encouraging minorities to start new businesses will still be a priority. But a second and equally important objective is to ensure that existing minority businesses are taking the necessary steps to achieve substantive growth. This issue has never been more relevant or important than it is today. (Kauffman, 2013, p. 1)

The federal government uses demographic trend analysis to determine what policies or services may be needed in the future. In the early 21st century, many U.S. citizens hail from other nations, speak different languages, and have different cultures. This shift has important implications for policy makers and those tasked with designing entrepreneurial curricula at institutions of higher learning. Exploring SDL of minority entrepreneurs ensures that we can address the needs of all U.S. citizens.

Demographic trend analysis also supports the contention that minorities will increasingly operate U.S. small businesses (Minority Business Development Agency, 2008). The following table indicates that not only is the percentage of MOSBs disproportionately low when compared with the total number of businesses, but there are several industries where minorities have not captured 1% of the market share (i.e., Native American- or African American-owned management firms). The following chart provides a comparison of the total number of U.S. firms by major sector and the number of businesses owned and operated by minorities.

Table 2: 2007 Survey of Business Owners: Company statistics for all U.S. firms by Industry Preliminary Estimates of Business Ownership by Ethnicity

	Total# of Businesses	**Native American**	**African American**	**Hispanic American**	**Asian American**
Total for All Sectors	27,110,362	237,386 (.8%)	1,921,907 (7%)	2,259,857 (8.3%)	1,552,505 (5.7%)
Agriculture	258,854	5,033 (1.9%)	4,342 (1.6%)	10,055 (3.8%)	5,145 (1.9%)
Mining	122,477	834 (.6%)	n/a	2,335 (1.9%)	954 (.7%)
Utilities	24,090	248 (1%)	1,316 (5.4%)	1,868 (7.7%)	484 (2.0%)
Construction	3,414,439	37,779 (.1%)	125,931 (3.6%)	340,655 (9.9%)	71,103 (2.0%)
Manufacturing	615,990	5,018 (.8%)	16,087 (2.6%)	36,582 (5.9%)	26,481 (4.2%)
Wholesale	733,578	4,871 (.6%)	19,410 (2.6%)	43,949 (5.9%)	60,569 (8.2%)
Transportation	1,353,560	12,975 (.9%)	168,357 (1.2%)	200,614 (14.8%)	74,244 (5.4%)
Information	380,901	2,981 (.7%)	23,436 (6.1%)	21,454 (5.6%)	17,454(4.5%)
Finance	1,019,078	4,534 (.4%)	42,178 (4.1%)	51,751 (5%)	42,284 (4.1%)
Professional	3,790,859	23,925 (.6%)	163,754 (4.3%)	185,375 (4.8%)	214,053 (5.6%)
Management	26,875	35 (.1%)	201 (.7%)	284 (1%)	479 (1.7%)
Administrative	2,124,180	22,729 (1%)	216,733 (10%)	313,271 (14.7%)	75,634 (3.5%)
Educational	602,266	5,252 (.8%)	47,722 (7.9%)	33,113 (5.4%)	29,587 (4.9%)
Health Care	2,371,147	25,235 (1%)	365,130 (15.3%)	234,715 (9.8%)	164,494 (6.9%)
Arts	1,236,392	13,506 (1%)	86,314 (6.9%)	63,851 (5.1%)	40,435 (3.2%)
Accommodations	777,868	5,431 (.6%)	41,005 (5.2%)	65,627 (8.4%)	133,980 (17.2%)
Other	3,121,096	34,580 (1.1%)	358,324 (11.4%)	337,687 (10.8%)	287,892 (9.2%)
Not Classified	10,663	132 (1.2%)	493 (4.6%)	432 (4%)	615 (5.7%)

Source: U.S. Census Bureau, 2007 Survey of Business Owners

Table 2 indicates minority entrepreneurs have made relatively substantial gains in certain industries, for example, a high concentration of Hispanic-owned transportation companies at 14.8%, African American-owned health care companies at 15.3%, and Asian American-owned accommodation and food service businesses at 17.2%. The importance of small businesses to the U.S. economy and the potential impact of shifting demographic trends toward a more diverse population are not the only relevant factors for a study of this nature.

Successful entrepreneurship is a major factor in the health of the national economy (www.sba.gov), and demographic trend analysis supports the contention that minorities will increasingly operate U.S. small businesses (Minority Business Development Agency, 2008). Particularly in times of recession, entrepreneurs spur economic activity, encourage exchange with other nations and contribute to the improvement of the economy. Collings, Hagnes, and Locke (2004) suggest that it is important to understand the motivational characteristics spurring people to become entrepreneurs and to explore why some are more successful than others.

Compounding the aforementioned facts on demographic shift and the importance of small businesses to the U.S. economy, there is an early 21st century legislative effort supported by abstruse rationales to dismantle any affirmative action or "entitlement" minority business programs that have tangentially assisted minority-owned firms thus far (Boehner, 2011). A potential alternative to relying on affirmative action programs is to engage in SDL activities. Through SDL theory, this transcendental, phenomenological study explores the meaning of SDL to 10 successful minority entrepreneurs and concurrently addresses the myopia which attributes

minority business success to affirmative action programs. In the following section, it quickly becomes evident how the erratic legislative support of affirmative action business programs may impact SDL activities.

The Historical Context of Legislative Action

Examining the entire story to understand a phenomenon reflects an underlying assumption of interpretation (Neill, 2006). The preamble of the U.S. Constitution states *"We hold these truths to be self-evident: that all men are created equal. That they are endowed by their creator with certain inalienable rights; that among these are life, liberty, and the pursuit of happiness."* Despite these profound and all encompassing words, legislative acts and executive orders disparately impact those who have been historically denied their rights on the basis of race. When exploring the lived experience of SDL, the history of legislative action impacting minority-owned businesses is particularly relevant.

With every U.S. presidential election, changes in the philosophy and policies of the federal government profoundly impact minority entrepreneurship. Presidents have had some success in controlling the direction of minority business policy in federal agencies through appointments and budgetary cutbacks (Eshbaugh-Soha, 2008; Wood, 1988; Wood & Waterman, 1993). Individuals view affirmative action programs as a precarious economic drain on the nation or as a necessary investment in underprivileged, marginalized groups, depending on who holds the office of commander-in-chief and serves in the legislature.

Federal, state, and local government agencies attempted to address disparities in minority business participation by initiating special programs in the mid 1960s.

During this time, the U.S. Department of Defense and other government contracting agencies introduced programs to further this objective. Subsequently, many large, private corporations (e.g., AT&T and GlaxoSmithKline) introduced minority business participation programs of their own (National Minority Supplier Development Council, 2011). Since the 1960s, the focus of these programs moved beyond African Americans and Hispanic Americans to include other minority groups and white women as well (Sonfield, 2005). It appears as if many of these early attempts to right previous wrongs were "knee jerk" reactions to a minority community in turmoil and the effects were not long lasting as business data indicate that large differences in business participation rates and income levels between majority- and minority-owned firms remain (Minority Business Development Agency, 2008). The following narrative provides an overview of federal efforts under different presidential administrations and the subsequent fallout due to a backlash against affirmative action programs (Sztuczko-Payk, 2008).

The beginning of minority, set-aside programs can be traced back to the 1930s when President Franklin D. Roosevelt first introduced the New Deal programs to address economic problems that developed during the Great Depression (Ackerman, 2007). Specifically, Roosevelt's Unemployment Relief Act of 1933 forbade discrimination against individuals because of their race, color, or creed. Despite these new provisions regarding race, many employers and trade unions simply refused to abide by the regulations (House-Soremekun, 2011). President John F. Kennedy's Executive Order 10.925 reflects the first time the federal government used the term "affirmative action." Kennedy's order mandated that government contractors utilize

affirmative action to ensure applicants fair treatment during employment periods without regard to their color, creed, race, or national origin (www.archives.gov).

One must applaud the Richard M. Nixon Administration as among the first to move beyond executive orders and acts and put in place a sound structure to empower minority-owned businesses. Immediately following the 1967 riots in Watts, California, President Nixon convened the National Advisory Commission on Civil Disorders and the subsequent Kerner Commission to understand civil unrest and its root causes and likely remedies in black communities. Findings from this commission came as a startling revelation to the majority of white Americans (Billingsley, 1972). Although the report primarily focused on the impact of high unemployment and poverty, the Kerner Commission suggested that the federal government get involved in fostering minority business development as a response to the civil unrest. In consultation with a number of interracial advisory groups, President Nixon signed Executive Order 11.458 and created the Office of Minority Business Enterprise (OMBE) in March 1969 (www.presidency.ucsb.edu). President Nixon stressed his commitment to MOSBs in his 1968 campaign with his statement that the government should reduce the money spent on welfare and social programs and instead help minorities get a piece of the action or a stake in the system through the development of federally earmarked minority contracting programs (Nixon, 1968).

The expansion of federal contracting opportunities for African American and Hispanic American entrepreneurs reflects the mission of the OMBE. However, Kotlowski (1989) suggests that Nixon's intention was not wholly pure as his ultimate goal was not necessarily to empower minority businesses but rather to move more

minorities into the middle class and subsequently the Republican Party. Kotlowski's suggestion is unlikely. In signing the executive order, Nixon generated a vast array of opportunities for minority businesses despite his true intention. Minority business owners would never have had the chance to be recognized for needing assistance from the federal government if President Nixon had not signed the executive order that created OMBE. President Nixon's commitment resulted in an historical precedent for opportunities for minorities. As such, he must be applauded for his vision.

Although well intentioned, President James E. Carter's administration undermined minority entrepreneurship for people of color (Ploski & Williams, 1989). On September 12, 1977, President Carter affirmed his broad support when he announced that building strong minority businesses is in the national interest due to their assistance in reducing unemployment and stimulating community development (Holsendolf, 1978). Further, in October 1978, President Carter signed Public Law 95-507 requiring each federal agency to (1) set up a separate Office of Small and Disadvantaged Business Utilization (OSDBU) and (2) encourage larger firms bidding on federal contracts to partner with or subcontract to minority-owned businesses. In 1979, Carter renamed OMBE the Minority Business Development Agency (MBDA). To the detriment of businesses operated by people of color, Carter's administration expanded the mission definition of "minority" to include white women entrepreneurs in industries where they are underutilized and underrepresented (Ploski & Williams, 1989).

This expansion of "minority" diluted opportunities for racial minorities, specifically in U.S. Department of Transportation contracting as it requires the

redistribution of federally earmarked programs. According to published reports from the Federal Highway Administration, as many as 99.95% of the disadvantaged business enterprise contracts were awarded to white, woman-owned firms (FHWA, 2010). A subsequent false sense of progress arises when many married, white women have access to the social networks and financial backing of their husbands in their business ventures.

When President Ronald Reagan was elected in 1980, he immediately put substantial limitations on loans, business development, and procurement programs slated for minorities despite the fact that many of the programs established by Nixon and Carter were still in place (Novak & Overby, 1991). Appointed by President Reagan, Justice Department Civil Rights Division Head William Bradford Reynolds vowed to "remove whatever race- or gender-conscious remedies that exist in the regulatory framework" (Naff & Crum, 2000, p. 121). The 1982 Equal Employment Opportunity Commission (EEOC) Chair Clarence Thomas also expressed "serious reservations" about the affirmative action employment and contracting guidelines he agreed to enforce (From Action to Outreach, 1985, p. 16).

With a general philosophic opposition to affirmative action and minority business programs and in the name of a balanced budget and color-blind America, President Reagan proposed a 20% reduction in the Small Business Administration's direct lending program to minority businesses and a dismantling of the 8(a) federal set-aside program (Dingle, 1990). After mass opposition from Congress prevented him from dismantling the programs, he instead froze funding levels for a number of SBA programs rendering them ineffective. Minority businesses suffered, yet survived,

during the Reagan Administration. His efforts to dismantle all opportunities and vehicles to equal participation did not materialize because Congress opposed his efforts. However, when President Reagan cut funding across the board for affirmative action programs, this was in many ways tantamount to dismantling.

The William Clinton Administration provided some support for and expanded policies to encompass factors that include race, color, religion, gender, sexual orientation, or national origin. President Clinton expressed his commitment when he proposed to "support affirmative action measures that promote opportunities in employment, education, and government contracting for Americans subject to discrimination or its continuing effects" (White House Memorandum, July 19, 1995). In April 1992, Los Angeles erupted in violence similar to the Watts riots of the 1960s during the Clinton Administration. The verdict in the Rodney King (Egan & Stevenson, 1991) case generated the same kind of civil unrest that precipitated a new round of federal policies aimed at asset-building and business activity in urban communities (Dymiski, 2009). During his first administration, President Clinton designated federal enterprise communities or enterprise zones to entice larger businesses to open and hire in urban areas. He also instituted quantitative targets and tighter accountability for the Community Reinvestment Act (CRA) which requires banks and businesses to invest in the communities and locations they serve.

During my tenure at the Urban League of Greater Oklahoma, a U.S. Treasury federal agent visited the minority business development center to gather information on the local compliance with the Community Reinvestment Act. She asked if local community banks were approving loan packages submitted by minority entrepreneurs.

The answer was no. However, we felt uncomfortable reporting our experience with these banks to this federal agent because as a number of loan requests remained, and we would have to continue to work with the lending officers. President Clinton's efforts were needed, but anytime a quantitative measure is associated with funding proposals from minority entrepreneurs there becomes an even greater resistance.

Contrary to criticism, President George W. Bush more than any other president to date honestly attempted to provide real opportunities for minority entrepreneurs without any political motives. In July 2004, President Bush announced a new initiative to expand business ownership and entrepreneurship among minorities. Bush created an association between the National Urban League and the Ewing Marion Kauffman Foundation. The new organization created one-stop business centers that offer training, counseling, financing, and contracting assistance to minority-owned businesses (www.thewhitehouse.gov). During a 2006 meeting with small business owners and community bankers, President Bush eloquently noted,

> One of the greatest things about America is that somebody can start with nothing and end up with something when it comes to business. People can have a dream and they can work hard to achieve that dream. And the role of government it seems to me is to make sure that the dreamers are rewarded for their hard work… (President George W. Bush, October 23, 2006)

Rather than a specific focus on empowering minority businesses, President Barack Obama's message states he is the president for all Americans. In President Obama's speech the night before the 2008 Presidential election he stated; "We are always reminding our supporters that all of us are in this together: Black, White,

Hispanic, Native American, Asian, Democrats and Republicans, young and old, rich and poor, gay and straight, disabled and not disabled, all of us have something to contribute." (Obama, 2008, p. 1) President Obama did affirm his commitment to ensuring that minority-owned and small businesses including women and veteran-owned businesses have greater access to federal government contracting opportunities (The Network Journal, 2011). In his speech on the 2009 Recovery Act he also noted, "Small and minority business must play a significant role in our efforts to restore economic growth as they create a large share of the nation's new jobs and introduce many groundbreaking ideas into the marketplace" (The Network Journal, 2011, para. 2). President Obama's all inclusive rhetoric further dilutes targeted efforts for minority entrepreneurs. In addition to legislation and executive orders, the history of U.S. Supreme Court decisions directly impacts the viability of minority-owned businesses.

Key U.S. Supreme Court Decisions that Impact Minority Businesses

As the Supreme Court's role is to determine the constitutionality of legislative efforts, some decisions have effectively gutted these efforts to "even the contest" (Young, 1964, p. 23). In 2013, many in the mainstream grow increasingly resistant to efforts promoting equal rights, affirmative action plans or what is often referred to as "entitlement" programs (Boehner, 2011, p. 1). Federal minority business programs face a new scrutiny and numerous lawsuits challenge the constitutionality and legality of such programs. Four major U.S. Supreme Court cases that both negatively and positively impact minority businesses are *Fullilove v. Klutznick* (1980), *Richmond v.*

J.A. Croson Co. (1989), *Metro Broadcasting, Inc. v. FCC* (1990), and *Adarand Constructors, Inc. vs. Pena* (1995).

The U.S. Supreme Court in *Fullilove v. Klutznick* (1980) upheld a provision in the Federal Surface Transportation Act (FSTA) which established a set-aside goal of 10% of all contract dollars for Disadvantaged Business Enterprises (DBE's). In many instances federal agencies consider minority-owned businesses as DBEs. However, the court also ruled that "intermediate scrutiny" is warranted in any federal raced-based affirmative action program by requiring that any use of this goal serve "an important government interest" and that the set-aside also must be "substantially related" to that interest (Holzer & Neumark, 2000, p. 491).

In *Richmond v. J.A. Croson Co.* (1989), the U.S. Supreme Court found the city council minority set-aside program in Richmond, Virginia, was unconstitutional under the Equal Protection Clause of the Fourteenth Amendment of the U.S. Constitution. Given the scenario of zero-minority or women-owned businesses receiving city contracts, this fact alone does not justify the institution of an affirmative action response. Justification for government program intervention is unwarranted from a simple count of number of minority businesses participating on federal contracts. This ruling requires all state and local governments to undertake a preliminary disparity study at a cost in excess of $500,000 to provide substantiated quantifiable evidence of discrimination. Although, it is unrealistic to expect government entity to set-aside $500,000 to investigate whether or not they have been discriminating against any particular group, I believe disparity studies are necessary in certain circumstances. I also now understand as a novice qualitative researcher that simply counting or

quantitatively assessing discrimination may miss a great deal of what is actually happening. The fact that there are no women or minorities participating in contracting opportunities does not necessarily connote discrimination. One must also assess the situation qualitatively. For example, there may not be any female or minority entrepreneurs conducting business in a particular industry that have actually submitted proposals in attempt to secure business with that branch of government.

The *Metro Broadcasting, Inc. v. FCC* (1990) decision upheld congressional measures to increase minority ownership of broadcast licenses. The court affirmed the decision not on the basis of remediation of discrimination, but on the grounds of the importance and the advantages associated with the expression of diverse viewpoints via media outlets (Holzer and Neumark, 2000). Ironically, in 1994, through his company Qwest Broadcasting, African American multimillionaire Quincy Jones purchased two UHF radio stations, one in New York and one in Atlanta, Georgia, at a reduced cost (www.nytimes.com).

In the *Adarand Constructors Inc. v. Pena* (1995) case, Supreme Court Justice Sandra Day O'Connor wrote the majority opinion which held that strict scrutiny must be applied to the government's use of racial classifications in denying *or* conferring benefits. This decision was in response to the lowest bidder, a white subcontractor on a U.S. Department of Transportation (USDOT) contract, losing a sub-award to a Hispanic-owned construction firm due to a (set-aside) financial incentive to the prime contractor for the utilization of a minority, small, and disadvantaged business. The Hispanic firm had been unsuccessful over several years in securing a contract with

USDOT and this particular prime contractor until the prime contractor could in some way financially benefit by including a minority, small, and disadvantaged business.

Many critics of the federal set-aside programs contend that at best these programs create a dependence mentality and at worst are characterized by favoritism, politics, and fraud (Ploski & Williams, 1989). Ploski and Williams cite a 1979 U.S. Small Business Administration internal audit which revealed that as many as a third of the minority firms receiving "federal set-aside" contracts were actually ineligible as many were front companies for white business owners. It appears as though when successful gains have been accomplished there is typically a faction that proposes a new obstacle, and we find ourselves going back to the proverbial "square one."

My childhood and experiences as a business consultant, the early 21st century recession, the U.S. reliance of small businesses, legislation, and Supreme Court decisions identify the need for a new approach to exploring how minority entrepreneurs achieve success. As entrepreneurial people of color are significant contributors and members of society and if this study uncovers how SDL activities contribute to the success of these businesses, Knowles (1975) suggests that SDL can be taught, nurtured, and developed to move other businesses forward.

Significance of the Study

Many empirical studies utilize a quantitative methodology to measure the relationship between SDL readiness (Guglielmino, 1977) and other psychosocial traits. Despite the plethora of research related on SDL and entrepreneurship, there is virtually no study on how successful minority entrepreneurs describe the lived experience with this phenomenon. Typically, three consecutive profitable quarters, a well performing

business portfolio, and positive net cash flow (Byrd, 2010) determine business success. Through transcendental phenomenology, I expand this definition by exploring the deep, robust personal meaning of success to these participants. This methodology also gives a personal voice to successful minority business owners as they describe how SDL helped them overcome obstacles and barriers in the operation of their businesses.

The vast majority of literature on minority-owned businesses focuses on legal or legislative remedies (Civil Rights Act of 1964; Civil Rights Act of 2008; Executive Order 11458; Imbroscio, 1997); increasing access to financial markets (Bates, 2010; Blackmon, 2010; Brav, 2009; Nakhaei, 2009); and traits or attributes of successful entrepreneurs (Bowen-Thompson, 2009; McNeal, 2000). Despite the prevalence of empirical studies on either entrepreneurship or SDL, there is very little combining the two and no transcendental phenomenological exploration with a specific focus on the SDL of minority entrepreneurs.

Costa's (2004) statement on the movement in entrepreneurship toward SDL underscores the significance of understanding this study when he warns business leaders that entrepreneurs must focus more on learning how to build values, attitudes, and skills that allow them to succeed with far less structure and security. Further, Dent (as cited in Costa, 2004) suggests that the coming work revolution will force all to rediscover our greatest strength—the individual initiative, thereby nurturing a spirit of entrepreneurship. Finally, in *Learning Entrepreneurship Competencies: the Self-Directed Approach,* Bird (2002) suggests that structured learning, e.g. formal training

environments, limit would-be entrepreneurs' ability to realistically solve the unique problems encountered in operating a business.

This dissertation helps current entrepreneurs, individuals considering entrepreneurship, and readers to better understand this population and find ways to assist them in their business endeavors. As self-defined black woman, researcher, and business consultant I am committed to exploring the reasons minority businesses fail and making recommendations based on my findings.

Summary

Chapter I provided a broad perspective of this dissertation's overall direction supported by the current problems of the U.S. economy and small business failure rates. The literature supports the general consensus that small businesses are a vital part of the U.S. economy (U.S. Small Business Administration, 2010; Yen, 2009). Entrepreneurs are a vital part of the economy and it is important to know why some are failing and how some are succeeding (Carwile, 2009). The nations' reliance on small businesses, changing demographics, and a movement toward SDL underscores the need for a thorough investigation of potential success factors for minority entrepreneurs. In Chapter II, a detailed review of the literature related to this study is provided. The review takes a broad to specific approach examining the SDL and entrepreneurship literature.

Chapter II

Theoretical Framework

This chapter presents relevant conceptual and empirical findings of SDL and entrepreneurship. To accomplish this objective, the sections pertaining to SDL and entrepreneurship are divided into two subsections: one describes the historical perspective of the construct and a second describes the conceptual framework of the construct. I review, compare, and analyze the literature to provide a context that positions this study in the academic literature and cite studies from a wide range of disciplinary perspectives including education, psychology, sociology, ethnic studies, and business management.

I employ multiple channels and include technical and non-technical literature in this chapter (Moustakas, 1994). For the technical literature, I review scholarly articles published from 1980—2013, the *ProQuest Dissertations and Theses database*, new and used bookstores, government documents, and presentations from subject matter experts in the International Journal of SDL. Cooper (1989) places great value in the nontechnical literature base. In support of Cooper's contention that there should be a practical and continuous interaction between academia and practitioners, I also reference video documentaries, conference proceedings, and subject matter experts from relevant documentaries. The literature is both academic and practitioner-oriented.

Kim and Aldrich (2005) note that a new approach to researching entrepreneurship, for example, through the lens of SDL, redirects the focus away from wealth creation through programmatic efforts which has been the narrow focal point

of many studies on minority entrepreneurship. Finally, the results of this study have emancipatory potential as the research on SDL of minorities offers a better understanding of social change with a variety of potential outcomes such as poverty alleviation and the elimination of oppression in society (Rindova, Barry, & Ketchen, 2009).

SDL is one of the most prominent and well researched topics in the field of adult education (Brockett & Hiemstra, 1991; Long & Redding, 1991). While the reasons for this focus on SDL are complex, one important reason has to be the intuitively appealing desire to be in control of deciding what to learn and how to learn it (Garrison, 1997). The following section begins with an historical perspective on the construct complemented by an excerpt from *the Narrative Life of Frederick Douglass* (1985), which provides an example of how one slave's experiences in bondage serve as the incentive and motivation for SDL. Following the excerpt, I review the pioneering works of the major contributors to this theoretical framework, and finally I review the two models that serve as lenses for this study, Spear and Mocker's Organizing Circumstance (1984) and Brockett and Hiemstra's Personal Responsibility Orientation Model (1991).

Self-Directed Learning

Historical Perspective Throughout history, individuals have taken responsibility for their own learning and thus become self-directed learners (Findley, 2009). In classical antiquity, self-study played an important part in the lives of such Greek philosophers as Socrates, Plato, and Aristotle (Hiemstra, 1994). Activities related to SDL are documented from classical antiquity (Bobzien, 2002; Hiemstra,

1994; Hoffer, 2007; Muckelbauer, 2003) through the legacy of slavery (Douglass, 1845; Peare, 1951) where in the former case official educational institutions had not yet been established and in the latter case the formal education of slaves was considered an illegal enterprise (i.e., the Alabama Slave Codes of 1833; Alabama, 2010).

The Narrative Life of Frederick Douglass (1845) is an example of how a slave's experiences in bondage serve as the incentive and motivation for SDL or teaching themselves how to read and write. As fears spread among plantation owners about the spread of abolitionist materials and other provocative writings, the importance of restricting the ability of slaves to communicate with one another became critical. For this reason, the South Carolina State Assembly enacted the following: "Be it therefore Enacted by the Authority aforesaid, That all and every Person and Persons whatsoever, who shall hereafter teach or cause any slave to be taught to write, or shall use or employ any slave as a Scribe in any Manner of Writing whatsoever, hereafter taught to write, every such offense forfeit the Sum of One Hundred Pounds current Money (Monaghan, 2005)." SDL served as a means to freedom as "enslaved people placed great value in the practical power of literacy, whether, it was to enable them to read the Bible for themselves, to make their way to freedom or keep informed on the abolition movement." (Williams, 2005, p. 1)

Douglass, the great American social reformer, was born into slavery sometime around 1819. In a narrative that he wrote himself, he helps the reader to understand what he endured during his lifetime from the moment of his birth. Slave children were physically and emotionally separated from their mothers before they reached one year

of age. The purpose for the separation was to deprive them of the natural bond which develops between mother and child:

> I was born in Tuckahoe, near Hillsborough, and about twelve miles from Easton, in Talbot County, Maryland. I have no accurate knowledge of my age having never seen any authentic record containing it. By far the larger part of the slaves know as little of their ages as horses know of theirs, and it is the wish of most masters within my knowledge to keep their slaves thus ignorant. I never saw my mother, to know her as such; more than four or five times in my life, and each of those times was very short in duration and at night. After the performance of her day's work, twelve miles from my plantation, she made her way to see me, on foot. She would get me to sleep and in the morning she was gone (Douglass, 1845, p. 8).

His mother would have to return to her plantation before daybreak. To have been discovered missing would have resulted in a severe beating and possibly death. At only seven years old Frederick's mother's visits stopped because of her death. He writes that he was not informed of her death, but simply overheard the mention of it from other slaves on the plantation.

The next year, the wife of the plantation owner began to teach him to read. Her husband immediately stopped the lessons, admonishing her that slaves should never be taught to read or write because he or she would become unmanageable.

> I was a houseboy for Master Hugh Auld; a shipbuilder, when his wife Sophia began teaching me to read. But Auld believed that a literate slave was a

> dangerous slave and immediately stopped the lessons. He was correct (Douglass, 1845, p. 28).

SDL becomes a mechanism of deliverance for Douglass who took the little, which was a very little, that he had learned from the owner's wife and taught himself to continue his dream by mastering the use of the spoken and written word.

> When I taught myself to read and write, my long-crushed spirit rose, cowardice departed, bold defiance took its place, and I now resolved that however long I might remain a slave in form, the day had passed forever when I could be a slave in fact (Douglass, 1845, p. 69).

Many describe Douglass as an eloquent spokesperson, a skillful writer, a leading abolitionist, and women's rights advocate. He went on to become one of the nation's most influential entrepreneurs as a newspaper publisher, public speaker, and author of several noted works. According to Merriam and Caffarella (1999) learning on one's own has been the primary mode of learning throughout the ages. However, serious study of this SDL in populations of color is virtually non-existent. Merriam and Brockett (1997) note that under the umbrella of adult learning, SDL has expanded into a widely accepted concept and well developed construct in adult education (Brockett & Hiemstra, 1991; Caffarella, 2000; Candy, 1991; Tough, 1979).

No general consensus on a definition of SDL exists. There are a number of different facets and conceptions that differ with which aspect is studied (Carre, 1997; Merriam & Caffarella, 1999; Rowland & Volet, 1996). Ross's (2002) comprehensive review of the SDL literature provides evidence of the varying conceptions. Ross identifies many constructs that relate to SDL and which are used interchangeably:

"informal learning," "self-teaching," "self-planned learning," "independent adult learning," and "self-initiated learning." (p. 1). Other works refer to similar constructs as well, e.g. the inquiry method, independent learning, self-education, self-instruction, self-teaching, self-study, autodidactic, and autonomous learning. Until the late 1990s, the overriding theme or definition of the construct has been the external management of the learning process (Garrison, 1997). The following definitions for SDL reveal some of the difficulty in explicating the construct.

Brockett (1983) defines SDL as "activities where primary responsibility for planning, carrying out, and evaluating a learning endeavor are assumed by the individual learner" (p. 16). Bolhuis (1996) describes self-directed learners as those who are responsible owners and managers of their own learning processes; those who are aware of the context, social setting, and available resources; and finally, those who monitor, evaluate, and regulate their own cognitive learning strategies. Merriam and Caffarella (1999) ultimately provide coherence to the construct by grouping the empirical work in this area into three broad categories (1) literature that explores the goals of SDL (2) research that describes SDL as a process or form of study, and (3) literature that views self-directedness as a personal attribute of the learner. In this study, I use the literature from all three categories to explore where the essence of the experience for successful minority entrepreneurs manifests, chronologically highlighting the major contributors to this area of study irrespective of the conception of the construct.

Early scholarly efforts to understand SDL took place some 150 years ago (Heimstra, 1994). According to Hiemstra, interest in SDL, as it applies to the adult

education field, began as far back as the 19th century when Craik (1840) documents and celebrates the self-education efforts of several individuals. Lindeman (1926) supports and expands Craik's (1840) findings by articulating that adults have a deep need to be self-directing. Further, Lindeman proposes a preliminary description of SDL which identifies that adults are motivated to learn as they experience needs and interests that learning will satisfy.

Following these conceptual speculations, Knowles (1975) and Hiemstra (1994) identify Cyril Houle's (1961) book *The Inquiring Mind* as the foundation for worldwide interest in SDL. In his book, Houle classifies adult learners into three distinct groups. First, is the goal-oriented learner who uses education to accomplish fairly clear-cut objectives, the second is the activity-oriented learner who participates because he or she is surrounded by people engaged in learning (e.g., individuals who enroll in a business course or join networking for social contact) and finally the learning-oriented person who seeks knowledge for its own sake. Houle suggests these learning- oriented individuals "follow knowledge like a sinking star beyond the utmost bounds of human thought" (Houle, 1961, p. 122). Hiemstra suggests that it is this learning-oriented group that most resembles self-directed learners.

About this same time, Tough (1979, 1989), building on the work of Houle (1961), provides the first comprehensive description of SDL as a form of study. In his study, Tough studies and describes the self-planned learning projects of sixty-six Canadians. He describes how adults learn, details how many learning projects they complete in a year, creates an interview protocol to determine the number and substance of the learning projects learners undertake, speculates that roughly 70% of

all learning is planned, and provides 13 decision points that learners make when choosing what, where, and how to learn.

Building on Tough's (1979) work, Heimstra (1994) identifies several aspects of SDL which suggests: (1) individual learners can become empowered to take more responsibility for various decisions associated with the learning endeavor; (2) self-direction is best viewed on a continuum and self-directedness exists to some degree in every person and learning situation; (3) self-direction does not mean all learning takes place in isolation; (4) learners can transfer learning from one situation to another; (5) learning can involve various activities and resources (i.e.. self-study or participation in group activities); (6) effective roles for teachers in SDL are possible, such as dialogue with learners, securing resources, evaluating outcomes, and promoting critical thinking; and (7) educational institutions support SDL by using open-learning programs, individualized study options, and non-traditional course offerings.

It was with the publication of *SDL* in 1975, that Malcolm S. Knowles brought together a widely cited, generally accepted, systematic statement that describes the techniques for adult learning applicable in a variety of situations. Revered as the father of *Andragogy* which is the art and science of helping adults learn, Knowles (1975) describes SDL as "a process in which individuals take the initiative, with or without the help of others, to diagnose their learning needs, formulate learning goals, identify resources for learning, select and implement learning strategies and evaluate learning outcomes" (Knowles, p. 18). I use this definition as the lens to describe the SDL of my population.

The labels of "self-education" and "self-instruction" (Ross, 2002) imply learning in isolation. Knowles' (1975) definition suggests that SDL can take place in association with others, e.g., teachers, tutors, mentors, and peers. Further, he suggests that self-directed learners are motivated by various internal incentives such as the need for self-esteem, curiosity, a desire to achieve, and the satisfaction of accomplishment. His contention that humans grow in capacity and have a need to be self-directing led him to develop six major assumptions related to the impetus for adult learning:

1. *Need to Know*—Adults need to know the reason for learning.
2. *Foundation*—Experience (including negative experiences) provides the basis for learning activities.
3. *Self-concept*—Adults need to be responsible for their decisions on education and be involved in the planning and evaluation of their instruction.
4. *Readiness*—Adults are most interested in learning subjects that have immediate relevance to their work and/or personal lives.
5. *Orientation*—Adult learning is problem-centered rather than content-oriented.
6. *Motivation*—Adults respond better to internal versus external motivators. (p. 18)

Given Knowles' (1975) definition, SDL has both a contextual component and a self-monitoring component. In other words, in order for SDL to occur, timing must be appropriate and a sense of personal responsibility must be present. Interestingly, individuals must assess the plausibility of success in obtaining their objectives.

An examination of the historical context of SDL reveals many theoretical frameworks which exist that may be extended to a new inquiry and two that are particularly relevant to this study. Many scholars in the SDL literature identify only one or two characteristics of the self-directed learner. Ralph G. Brockett and Roger Hiemstra (1991) suggested that SDL should be viewed as only one part of a broader concept and developed a synthesis of several definitions (Ross, 2002). Creswell (2003) suggests that researchers begin studies with certain perspectives, assumptions and theoretical influences which can be used in many different ways from determining relevant information for a study to making assumptions about how and why things are related. Two theories guide my study: 1) Spear and Mocker's (1984) Organizing Circumstance and 2) Brockett and Heimstra's (1991) Personal Responsibility Orientation model. These theories provide a frame for the findings or a way to understand their meanings.

Spear and Mocker's Organizing Circumstance Spear and Mocker (1984) hypothesize that the organizing circumstance (organizing factors external to the learner), rather than preplanning by the individual, is the directing force behind much adult non- formal learning. There is almost always a triggering event that gives birth to a new organization (Bygrave, 1997). Relative to entrepreneurship there are always factors that support or serve as the catalyst for launching a business. Two examples are poor job prospects due to company downsizing or unemployment.

Questions in the interview protocol relative to the decision to start a business and what precipitated that decision will shed light on this SDL theory. Spear and Mocker's (1984) theory discusses environmental determinants that support

engagement in SDL. Spear and Mocker disagree with Tough's (1971) work on learning projects as it conveys an implicit suggestion that SDL is a controlled linear process or is anticipated, pre-planned, and organized sequentially. In a secondary analysis of a quantitative study, Spear and Mocker found that although many learners' efforts were not random or non-rational, they could not confirm the presence of a controlled, linear process for SDL. This led to a focus on individual descriptions of their learning processes which lie beyond their consciousness. This focus is very similar to the phenomenological reduction process. Four major patterns of SDL provide the basis for establishing the categories related to the organizing circumstance.

Type I. Single Event/Anticipated Learning. In this instance, adults voluntarily enter a situation where they expect learning will take place but have little or no idea of what must be learned or how it can be learned (Spear & Mocker, 1984). In this type of organizing circumstance, the learner believes the environment contains the resources for learning and subsequently governs the learning process. For example, if entrepreneurs decide to open a bed and breakfast and have no previous experience in this industry, they may enroll in a hotel management class or visit with various bed and breakfast managers to learn what is necessary to operate an establishment. My study asks each participant what he or she did and whether he or she sought the assistance of a mentor with prior experience in the area. Questions also elicit information on any particularly helpful individual during the learning process and what specifically was learned from that person.

Type II. Single Event/Unanticipated Learning. The second type of organizing circumstance occurs most frequently in a setting or environment where the learned

tasks are performed repeatedly and frequently by others (Spear & Mocker, 1984). The learner does not expect or anticipate being engaged in a learning process, but through observation and contact with the repeated behaviors of others around them, he or she accumulates the knowledge and skills of some new competence. Habbershon's (2006) study of "transgenerational" or the family tradition of entrepreneurship also supports learning through observation. Numerous studies support the influence of generational entrepreneurship, the role of the family context and a familial entrepreneurial orientation in Native American, African American, and Hispanic communities (Habbershon & Pistrui, 2002; Miller, 1983; Lumpkin & Dess, 1996). For many years, elders bestow learning and self-empowerment to their youth through brilliant, oral narratives described as precious heirlooms passed down through the generations.

Type III. Series of Events/Related Learning. A series or sequence of related episodes that give the erroneous appearance of a linear process toward a long-range goal characterizes this type (Spear & Mocker, 1984). The series of events are only related in that one provides the organizing circumstance unexpectedly for the one that follows. The following is an example of this type. A potential entrepreneur, who is a business major in college, is laid off of a business account management job due to company downsizing. If this person decides to become an entrepreneur by opening a business consulting firm for example, all of his or her education and work experience supports this entrepreneurial venture, although he or she was not aware that the business courses and working for a business firm was in preparation for the launch of his or her own business.

Type IV. Series of Events/Unrelated Learning. Learning episodes assembled over a longer period of time and from a number of separate unrelated settings typify this category (Spear & Mocker, 1984). Individuals accumulate a catalog of related information from random bits of information, observations, or perceptions with special purpose at the time. Accessing this catalog of related information when the entrepreneur launches the business is the organizing circumstance. Spear and Mocker close this work with a suggestion that future study should be directed toward how learning is constructed and how and why self-directed learners make their decisions as their learning activities proceed. This study addresses that suggestion. Again, the Kauffman Foundation refers to this type of motivation or the organizing circumstance (Spear & Mocker, 1984) that facilitates the launch of a new business venture as a "teachable" moment when the entrepreneur is ready to begin due to unforeseen circumstances (Wadhwa, 2010).

For this study, both the organizing circumstance and Brockett and Heimstra's Personal Responsibility Orientation (PRO) model serve as theoretical lenses for exploring how minority entrepreneurs engage in SDL. The study evokes information on the circumstances surrounding a triggering event, to understanding the personality characteristics inherent in seizing a business opportunity, to the meaning he or she ascribes to learning from others. Both models include sociological, psychological, and educational considerations for understanding entrepreneurial behavior and give credence to the significance of this study and individual circumstances surrounding successful minority entrepreneurship. The following section describes the PRO model and the application to this study.

Brockett and Hiemstra's Personal Responsibility Orientation Model

The PRO model not only considers the process orientation of SDL, but expands to include the personality characteristics of the individual (Brockett & Hiemstra, 1991). The PRO model is particularly suited to this transcendental phenomenological study as the authors specifically state that although oppressed people—in this particular study, minority entrepreneurs—typically lack *control* over their social environment, they can choose how they will *respond* to it.

According to this theory based largely on the assumptions of humanistic philosophy, humans are basically good and only through personal responsibility are they able to take a proactive approach to the learning process (Brockett & Hiemstra, 1991). Although the foundation of the model is based on autonomy, the authors stress three key points that provide further clarification. First, there is the belief that human potential is unlimited. They suggest that each individual possesses different degrees of willingness to accept responsibility for themselves as learners and note that it is not necessary for one to be highly self-directed in order to be a successful learner. Second, the authors identify the cornerstone or "point of departure" for self-direction in learning as personal responsibility, but they state that it is important to recognize social dimensions also impact the learning process (p.27). Finally, they point out that in taking responsibility for one's thoughts and actions, one also assumes responsibility for the consequences of those actions (Brockett & Hiemstra).

While the PRO Model distinguishes between external forces that facilitate the learner taking responsibility for planning, implementing, and evaluating learning (SDL) and the personality characteristics that predispose one toward accepting

responsibility for one's thought and actions as a learner (learner self-direction), it recognizes that the two are inextricably linked (Brockett & Hiemstra, 1991). The link is that rather than self-direction being an "all or nothing" characteristic, both the internal and external aspects of self-direction are on a continuum and self-direction in learning is only relevant for "certain individuals in certain situations" (p.33).

In this study, Brockett and Hiemstra's (1991) PRO model may explain how external forces facilitate minority entrepreneurs taking responsibility for planning, implementing, and evaluating their own learning (e.g. a loss of employment or a deliberate choice to become an entrepreneur) and how the personality characteristics that predispose them toward accepting responsibility for their actions as learners (being risk takers or visionaries) impacted their success.

Empirical work

There is a vast body of literature on SDL and learning practices (Gustavson, 2010; Hinkson, 2010; Mayo, 2010; Lobera, 2010; Sherman, 2010); crisis management (Rager, 2000); the medical field (Goliath, 2009; Schutt, 2009; Cornell, 2009); social entrepreneurship (Briggs, 2009); and female entrepreneurship (Carwile, 2009). However upon conducting a search in the *ProQuest Dissertations and Theses database* for a phenomenological study of the implications of SDL in successful minority entrepreneurship, I found none.

There are many theoretical frameworks in SDL, many of which may be extended to a new inquiry. Fail's (2010) phenomenological exploration of entrepreneurs at the nexus of their decision to go into business is especially suited to inform this inquiry as she found that entrepreneurial decision making is essentially a

complex learning gestalt with the entrepreneur learning from prior experiences, in self-initiated/self-directed ways, and vicariously through the actions of others. According to Fail, heuristics or experience-based, problem-solving techniques also facilitate both entrepreneurial decision making and learning.

Carwile (2009) found in a case study of nine women entrepreneurs that the majority of learning was pursued "just-in-time" as the need mandated rather than in a pre-planned manner. This finding is consistent with SDL in a non-linear fashion as described in Merriam and Caffarella (1999). Carwile found that the women engaged in a variety of SDL activities mostly through trial and error and experimentation. Learning was heavily reliant on other people and most sought the advice of paid professionals, former co-workers, friends, and family.

In this particular study, while the women were self-confident in their entrepreneurial abilities, most of the women struggled with issues of family and work-life balance and several described guilt over neglecting one aspect of their lives for the other. Conversely, a phenomenological study of eleven female entrepreneurs in New York found that women were actively seeking more meaningful work to accommodate their personal lives. Major themes in this study included a determination to live their lives according to their own needs, an enjoyment of the entrepreneurial lifestyle more than the money it generated, and a self-recognition as an evolving person moving toward reaching maximum professional potential (Janssen-Selvadurai, 2010).

Chupp (2010) sought to explore the learning and development challenges experienced by entrepreneurs in various phases of organizational growth through an ethnographic analysis of the learning processes of nine successful entrepreneurs. He

also explored how entrepreneurs recognize the need to learn and develop plans to address these challenges. His study resulted in fourteen findings, which he separated into intrinsically and extrinsically motivating factors. Two of the intrinsic factors were (1) the utilization of their prior experience to determine gaps and (2) dissatisfaction with their present situation and desire to move the business forward.

As Brockett and Hiemstra (1994) recognize the relevance of the social dimensions of learning, Brescher (2010) used a qualitative methodology to report on how individuals used social networks to transition into entrepreneurship. Brescher found that the research participants viewed interpersonal and networking skills as critical to their success. She also noted that her interviewees learned informally through interactions with family, friends, colleagues, and peers and from their own experience. Cultivating client relationships and developing a sense of personal autonomy were major influences contributing to their ability to become prosperous entrepreneurs. These findings support Brockett and Hiemstra's (1994) suggestion that the social dimension of SDL is critical.

Using Hofstede's Dimensions of Culture framework, Guglielmino and Guglielmino (2006) studied the impact of culture on SDL readiness in five countries. This study was in response to the increase in international global competition and management's desire to implement culturally sensitive models of human resource development. The researchers found that (1) power distance (pd) or the extent to which less powerful members accept and expect that power is distributed unequally and (2) individualism/collectivism defined as the degree to which individuals are integrated into groups, are positively correlated with many constructs of SDL. These

findings are important to this study as the expanding globalization of business and industry requires companies to understand how differences in culture could impact the effectiveness of varying business models for corporations with multinational operations. The researchers also recommend developing attitudes and skills supportive of self-direction, especially in management development and executive development programs.

Entrepreneurship

Historical Perspective In this section, I discuss the parallel between tenets of SDL theory and theories of entrepreneurship and describe how entrepreneurial theory informs this study. At the heart of entrepreneurship is someone "who organizes, manages, and assumes the risks of a business or enterprise (Merriam-Webster online dictionary, copyright 2013). Entrepreneurship is the economy driven by individuals who have these thoughts; who have been willing to assume the responsibility, risk, and reward of being self-employed; who have developed a plan; and who have undertaken it (Cannizzaro, 2005). Overall the findings in this section support the theoretical framework in the self-directed literature that link successful entrepreneurship with personal responsibility for success or failure, a fundamental desire to harness the necessary knowledge and skills to implement plans, and seizing opportunities to learn. I begin with a definition of entrepreneurship followed by a discussion of the empirical literature.

The description of an entrepreneur varies over a disciplinary landscape that includes economics, management, sociology, and psychology as well as applied fields such as higher education, public policy, and science studies (ASHE Higher Education

Report, 2009). Brockhuas and Horwitz's (1985) review of the psychology of the entrepreneur further supports this ambiguity in that, "The literature appears to support the argument that there is no generic definition of the entrepreneur, or if there is we do not have the psychological instruments to discover it at this time" (p. 42-43). The dilemma in defining "an entrepreneur" is also evident in this 42-year-old quote from the director of a business development organization:

> My own personal experience was that for 10 years we ran a research center in entrepreneurial history, for 10 years we tried to define the entrepreneur. We never succeeded. Each of us had some notion of it—what he thought was, for his purposes, a useful definition. And I don't think you're going to get farther than that. (Cole, 1969, p. 17).

As a result, many scholars focus on either the behavior or traits of entrepreneurs to define one engaged in entrepreneurship, rather than a strict characterization. Mill (1848) provides one of the earliest definitions of an entrepreneur in that it is any businessperson who is risk bearing as opposed to a person simply managing a firm. Joseph Schumpeter (1934), the Moravian born economist from Vienna, defines entrepreneurs as those who destroy the existing economic order by introducing new products and services, by creating new forms of organization, or by exploiting new raw materials (Bygrave, 1997). Alam and Hossan (2003) define entrepreneurship as an outcome of the complex balancing of opportunity initiatives, risks, and rewards. Further, they state that it is a process by which people pursue opportunities, fulfilling needs and wants through innovations without regard to the resources they currently control. Saha (1989) describes entrepreneurs as specially

motivated and talented types of individuals who are able to identify and see potentially profitable opportunities and exploit them. Perhaps this study will define an entrepreneur as one who engages in SDL.

According to the Kauffman Foundation, entrepreneurship and individual resourcefulness play important roles in the country's economic activity. Therefore, accurate information about the development and sustainability of new businesses is essential to the public good. Economist Joseph Schumpeter (1961) suggests all supporters of a capitalistic system would agree that successful innovations and entrepreneurship is beneficial for the continued health and long-term growth of a nation's economy.

Strom (2007) suggests that entrepreneurship is the means for individuals of all backgrounds to lift themselves out of poverty, to create jobs for other citizens, and to ensure that innovation and creativity continue to revitalize the country. Further he suggests that it is imperative that we ensure Americans have access to entrepreneurship and to the tools they need to be successful entrepreneurs, which will result in higher employment, less poverty, more innovation, and higher living standards for all. Rindova, Barry, and Ketchen (2009), agree with this perspective by viewing entrepreneurial projects as emancipatory efforts. The authors suggest it is the desire of the entrepreneurs to disrupt the status quo, change their position in the social order in which they are embedded, and occasionally the social order itself.

Finally, heralded as the father of modern economics, Adam Smith's (1776) definition served as the basis for economic thought in this field for many years. Smith was the first to suggest that it is the characteristics of the individual in addition to

environmental and sociological factors that influence the decision to become an entrepreneur. In *"An Inquiry into the Nature and Causes of the Wealth of Nations"* he writes:

> It is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from their regard to their own interest . . . Every individual intends only his own security; . . . by directing that industry in such a manner as it produces what may be of the greatest value, he intends only his own gain, and is led by an invisible hand to promote an end which was no part of his intention. (Hunt-Oxendine, 2000; Smith, 1776)

In support of Smith's (1776) focus on individual characteristics of the entrepreneur, McClelland (1961) expands Smith's definition by suggesting that the entrepreneurial mindset is a psychological trait of those with a higher need for achievement, the ability to perceive opportunities, initiate activities, and be accountable for the outcome. McClelland's definition also supports the second type of Brockett and Hiemstra's (1991) Personal Responsibility Orientation (PRO) model which "centers on a learner's desire or preference for assuming responsibility for learning" (p. 24). The PRO model focuses on an individual's potential and stresses the importance of growth and self-actualization. According to these theories, the internal attitude and ability to judge and forecast a situation leads an individual to become a successful entrepreneur (Alam & Hossan, 2003). Confounding the complexity of entrepreneurship in general is the case of the minority entrepreneur.

Minority entrepreneurship, according to Chaganti and Greene (2002), is a term without a theoretical basis used to describe any person who is not white and in some

instances white women if they operate in an industry where women are historically underrepresented. Racial minorities have owned businesses since their earliest days on United States shores. In the seventeenth and eighteenth century, free blacks owned inns, tailoring, farming, catering, and many other small businesses (Ploski & Williams, 1989). Despite this history, the Kauffman Foundation indentifies that although the number of minority-owned businesses has grown significantly over the years, MOB's continue to lag behind their white counterparts in all economic indicators (www.kauffman.org). The following empirical studies explore the numerous layers of economic, social, and cultural influences of minority business activity and further formulate the conceptual framework for this study.

Empirical work

Using the Cognitive Style Index and the Carland Entrepreneurial Index, Armstrong and Hird (2009) examined whether cognitive style and entrepreneurial drive are important for identifying individuals who have the potential to become successful business owners. The authors found that entrepreneurs tend to be more intuitive and less analytic than non-entrepreneurs and that the more intuitive entrepreneurs exhibited higher levels of drive towards entrepreneurial behavior. This study concluded that cognitive style may be useful in identifying individuals who have the potential to become successful entrepreneurs. The interview questions in this study evoke information on the cognitive style of the entrepreneur.

In many instances, a down U.S. economy or a dismal job market can be the impetus for starting a business. Block and Koellinger (2009) studied "necessity" entrepreneurship. A total of 2,304 individuals took part in a survey that asked why

they decided to become entrepreneurs. Responses ranged from a newfound personal aspiration for satisfaction and happiness to a desire to control their life experiences. In a meta-analysis of the relationship between achievement motivation and variables associated with entrepreneurial behavior, Collings, Hagnes, and Locke (2004) found that achievement motivation was significantly correlated with both choice of an entrepreneurial career and entrepreneurial performance.

In a study of the motivations and growth intentions of minority nascent entrepreneurs, Edleman, Brush, Manolova and Greene (2010) found that Expectancy Theory played a key role in their decision to start and grow the business. Expectancy theory suggests that the motivation to launch a new venture is based on three premises: (1) the expectancy that efforts will lead to a positive outcome (2) the valence of anticipated satisfaction with the results, and (3) the instrumentality or the relationship between an outcome and another outcome. Results suggest three principal findings as follows: (1) expectancy theory is an appropriate framework when examining entrepreneurial start-up motivations; (2) although growth is an important validation of success, some minority nascent entrepreneurs do not desire, nor do they associate growth with success; and (3) there are differences in motivations to grow a new venture based on race, however, the motivations to start a new venture are the same for blacks and whites. The researchers found that the lack of significant difference in motivations between blacks and whites to start a new venture clearly does not explain why blacks are starting new ventures in greater numbers than whites. Therefore, the researchers recommend additional studies that look beyond individual cognition to explain the phenomenon of blacks starting businesses in greater numbers.

Smith (2003) researched how African Americans use self-employment or entrepreneurship as a means to achieve social and economic parity. Through regression analysis and using human capital variables (i.e., educational attainment and labor force experience) and social capital variables (i.e. working age adults in the household, geographic region, and metropolitan areas) she found that the motivation for self-employment among African Americans is contingent on several factors, such as: (1) being married and having children in the household decreased the likelihood of entrepreneurship, (2) middle-aged African Americans rather than younger or older individuals are more likely to undertake entrepreneurship, and (3) males with higher personal income are more likely than females with lower personal income to open their own business. All research participants believe self-employment is a logical strategy for achieving self-determination and economic self-sufficiency.

Cobas and DeOllos (1989) also investigated the sociology of ethnic entrepreneurship and the explanatory power of family ties and co-ethnic bonds. These researchers challenged the trustworthiness of previous research studies which he or she suggest only used intergroup and intragroup methodologies and attributes the over representation of certain ethnic groups in business to ties that link entrepreneurs with their families and other co-ethnics. In this mixed-method study, the researchers found some evidence that (1) the higher the number of the respondent's family members living in the same city and (2) the higher the number of children in the home; the more likely the immigrants were to undertake entrepreneurship. Five other family/co-ethnic predictors did not have significant effects. Their research did somewhat support the sociological link between family/co-ethnicity, in other words, they could not prove

that the sociological hypothesis of family ties and co-ethnicity leading to entrepreneurship as invalid. However, the researcher states that the small effect size of the relationship renders this hypothesis questionable.

Masurel, Nijkamp, Tastan, and Vindigni (2002) studied the motivations and performance conditions for ethnic entrepreneurship relative to the importance of education and the role of informal networks. Two major findings emerged from their investigation. First, performance conditions varied across ethnic groups and second, informal networks are critical for entrepreneurial success.

In a phenomenological study of successful black women entrepreneurs, Smith (2000), identified six formal and informal learning strategies the women identified as leading to their success. They were (1) observation and listening, (2) apprenticeship, (3) the use of role models, (4) the use of mentors, (5) collaborative and cooperative learning, and (6) the effective transfer of learning. In this study, the researcher operationalized success as women who attended and graduated from an entrepreneurship training class. The overarching finding from her study was that the breadth and depth of their ability to leverage social capital was critical to their success. This study is different in that success is operationalized in terms of the number of years in business.

Drawing on vocational choice theory, social learning theory, and racial identity theory, Vaughn (2008) conducted a phenomenological investigation to determine what impacted the decision to become entrepreneurs among African Americans. A thematic analysis generated five themes including entrepreneurial interest,

entrepreneurial self-efficacy, a desire for control, an identified-for-profit opportunity, and risk assessment.

Guided by four theoretical perspectives; diffusion, dependency, marginal man, and learning theory, Provost (1991) in an exploratory case study of successful American Indian entrepreneurs found that the first three—diffusion, dependency, and marginal man—had little bearing on their success. Through in-depth interviews, he found that learning theory provided the most support for the three themes that emerged—the importance of being people-oriented, an expression of great concern for their customers, and the personal choice to engage in service-oriented enterprises rather than simply selling a product. As some of the interviewees for this research will be Native American, it will either support or disconfirm these thematic findings.

Ekanem and Wyer (2007) conducted a study of ethnic minority entrepreneurs whose businesses failed after three years, but successfully started again with the help of a new business development program. These entrepreneurs attributed their newfound success to learning from customer feedback, direct interface with suppliers, working on their problem-solving skills, and valiantly undertaking new opportunities.

In a study of urban, migrant entrepreneurs Sahin, Nijkamp and Reitdijk (2009), found that work discipline, personality, and business ambition were critical success factors. Further he or she suggests that entrepreneurship is very important for the nation's economy as it contributes to innovation and creates sustainable economic growth. Habbershon (2006) found that success in minority entrepreneurship can be attributed to a transgenerational component or family tradition which is evidenced in all communities but particularly the Native American, African, and Hispanic

communities for many years. He suggests that elders bestow their learning and self-empowerment to their youth through brilliant, oral narratives like precious heirlooms passed down from generation to generation.

Gaps in the Literature

What is common in the studies is the consideration of external factors and how the variables relate to successful minority entrepreneurship. This study fills a noticeable gap by undertaking a transcendental, phenomenological investigation that explores how successful minority entrepreneurs engage in SDL and how this type of learning impacts his or her success. This study contributes to a better understanding of SDL as it describes how successful minority entrepreneurs critically reflect on their learning and the entrepreneurial process.

Summary

The literature on SDL, entrepreneurship, and minority entrepreneurship provides a theoretical framework for understanding how and why minority entrepreneurs engage in SDL. What is missing in the literature is the personal voice of minority entrepreneurs relative to how they define success as a result of their SDL activities. Many of the citations focus on the importance of human and social capital variables, the role of Expectancy Theory, and how family ties and co-ethnic bonds influence minority entrepreneurial success. This study of successful minority entrepreneurship through the lens of SDL theory will provide an additional perspective, a broader picture, and facilitate a deeper understanding of the phenomenon of SDL.

In this chapter, I provided an overview of the literature on SDL, entrepreneurship, and minority entrepreneurship that frames this study. The studies derive from a wide range of disciplinary perspectives including education, psychology, sociology, ethnic studies, and business management. I discussed the history of SDL, identified key historical and current contributors, highlighted contrasting views, and provided synopses of recent SDL studies. I provided background information on the development of entrepreneurship as a field of study and the varying psychological, sociological, and anthropological theories that inform this field. Finally, this chapter covered the progression of minority entrepreneurship from post reconstruction through the 21st century. In the following chapter, I will address the selected methodologies and methods that guide this study.

CHAPTER III

Methodologies and Methods

Phenomenology is an appropriate methodology to design this work. I selected transcendental rather than hermeneutic phenomenology because I see my study as foundational to the field of minority entrepreneurship and SDL. The research questions also lend themselves to transcendental phenomenology by asking how the lived experience of SDL helped participants navigate a Eurocentric culture of entrepreneurship and in what way does lived experience of SDL provide a vehicle for success. Moustakas (1994) suggests that research questions of a phenomenological investigation have social significance and personal meaning derived from an intense interest in a particular problem or topic. My work as an advocate for minority entrepreneurs evidences my personal interest. For the reader to adequately assess this document I must define the philosophical paradigm upon which research and development in this field of inquiry is based (Guba & Lincoln, 2000; Patterson & Williams, 2005).

Pragmatism/Pluralism best describes my approach to this research. I consider antecedent conditions yet use all approaches available to understand the problem (Patton, 1990; Rossman & Wilson, 1985). This paradigm allows a blending of philosophical perspectives. Using a pluralistic approach to derive knowledge with no commitment to any one philosophy, I draw from the ontology and axiology of interpretivism and the epistemology of post-positivism.

In keeping with the epistemology of this paradigm, my study systematically breaks down the data (interviews) before putting them both together into themes. Minority entrepreneurship is multi-faceted and multi-dimensional and therefore subjective and relative. This study addresses two realities, that of my interviewees and my reality as the researcher and consultant for minority entrepreneurs.

Research Design

The word *phenomenon* comes from the Greek word *phaenesthai,* which means to flare up, show itself, or appear (Moustakas, 1994). Based on the work of Hegel and Husserl, phenomenology is retrospective in nature (Bogart, 1992). Van Manen emphasizes the reflective component of this methodology when he states: "The phenomenological reflection is not introspective but rather retrospective. Reflection on lived experience is always recollective; it is a reflection on experience that is already passed or lived through" (1990, p. 10)." Subsequently, the meaning we make of the things themselves in our lives takes place at the intersection of the physical world in which experience transpires and the mental and emotional world of the interviewee (Conklin, 2002).

In an attempt to eliminate everything that represents a prejudgment or presupposition, this methodology requires looking at things openly, undisturbed by the habits of the natural world. The challenge is to describe things as they are and understand meanings and essences in the light of intuition and self-reflection. As interpreted by Carr (1976), Husserl describes phenomenology as the "motif of inquiring back into the ultimate source of all the formations of knowledge, the motif of the knower's reflecting upon himself and his knowing life in which all the scientific

structures that are valid for him occur purposefully, are stored up as acquisitions, and have become and continue to become freely available" (Husserl, 1938, p. 24).

Transcendental phenomenology grew out of a discontent with scientific research based exclusively on studies of material things. This methodology focuses on what can be discovered through reflection on subjective acts and their objective correlates (Moustakas, 1994). To describe things as they are and to understand essences and meanings in the light of intuition and self-reflection is the challenge. Further he explains, "What appears in consciousness is an absolute reality while what appears to the world is a product of learning" (Moustakas, 1994, p .27). To reduce the lived experience of SDL to the universal essence of "what" the interviewees experience and "how" the interviewees experience it, Husserl (1931) proposes an abstract and a concrete form of intentionality; the noesis and noema (Moustakas, 1994).

Noema and Noesis

The intentionality of consciousness supports this mind/body dualism. The notion that psychological acts and thoughts are in one way or another ontologically different than physical acts suggests that every mental act is intentionally directed at a particular object. Described as the "essence of consciousness," noema and noesis represent the two sides of intentionality (Husserl, 1931). The noesis is composed of mind and spirit or the process of reflection and contains meanings that are hidden and concealed from direct awareness (Conklin, 2002). It is a process of reasoning, believing, and valuing which assigns meaning to intentional objects (Husserl, 1931; Moustakas, 1994). The noema is that which is reflected upon or the thought. As the

other main component of intentionality, it is considered the real and physical object of awareness and draws attention in a reflective manner (Conklin, 2002). The noetic meaning of transcendent objects is discoverable by reason, while the noematic meaning of immanent objects is discoverable by pure intuition. Thus, noesis and noema correspond respectively to experience, essence, and intentionality (Husserl, 1931).

In my study, the noema represents the lived experience of SDL as told in reflection by the interviewees. This represents the substance of the study. My understanding of that experience and subsequent turning and meaning making based on my experiences represents the noesis. How the stories are captured and understood in the perceptual and interpretive analysis corresponds to the noetic phase of transcendental, phenomenological inquiry.

It was noted earlier and as a self-identified black woman and a forceful advocate for minority entrepreneurs, I attempt to bracket my professional and personal biases during my interpretation of the raw data. Placing into abeyance any known or unknown presuppositions and prejudices I may carry into the study is called the epoche. Once I have engaged the epoche, I attempt to focus my perceptual lens on the phenomena of SDL that appears in the bracket. This frame allows me to experience the world with fresh eyes as if for the first time (Conklin, 2002).

Epoche

In epoche, which means to stay away from or abstain, "no position whatsoever is taken…nothing is determined in advance" (Moustakas, 1994, p. 84). One must set aside, invalidate, inhibit, and disqualify all commitments to previous knowledge and

experience (Schmitt, 1968) and subsequently bring to light those experiences as reported by the interviewees. Moustakas (1994) views the epoche process as gaining a view unbiased by the misguided theories of the past or a withholding of natural, naïve validities that are already in effect. Husserl (1938) goes beyond this simple request to withhold personal views by suggesting that the researcher completely disregard any position or guiding idea of an objective knowledge of the world. Adopting this stance allows one to bracket all that is familiar and establish a perceptual stance that leaves one open to whatever shows up on the pure consciousness (Conklin, 2002).

Bracketing

As the experiential clearing of my conception of SDL and history of minority entrepreneurs, bracketing separates the world of experience and establishes freedom from ordinary thought (Conklin, 2002). Through this process, I can view the phenomena "naively and freshly through a 'purified' consciousness" (Moustakas, 1994, p.85). Literally reducing the world to the natural attitude of pure phenomena is referred to as the reduction in this methodology. My challenge is to engage the epoche and subsequently "shut…out our preconceived biases and judgments, setting aside voices, sounds, and silences to so readily tell us what something is" (Moustakas, 1994, p.60).

As I engage in epoche, I recall my day-to-day interaction with new and seasoned minority business owners. There are a few in my recent memory who operate very successful, lucrative businesses without the advantage of a formal education or business training. This intrigues me professionally and personally. These minority entrepreneurs are involved in such diverse industries from Information

Technological Forensic Science to small grocery stores in rural areas. As I reflect on my interaction with these business owners, I consciously set aside any influence or application this knowledge might have on this research by disconnecting from those memories. This reflective meditation sets aside preconceptions and prejudgments that enter and leave my body freely as I move toward receptiveness (Moerer-Urdahl & Creswell, 2004). Engaging in an iterative epoche allows me to fully listen, internalize, and hear an interviewee's responses without being clouded by previous experiences or presuppositions.

Participants

I used a purposive sampling technique. Purposive sampling involves studying information-rich cases in depth and detail to understand and illuminate important cases rather than generalizing from a sample to a population (Patton, 2002). "Purposive sampling is based on the assumption that one wants to discover, understand, gain insight; therefore one needs to select a sample from which one can learn the most" (Merriam, 1988, p. 48).

I selected a diverse and/or profitable sample of African American, Asian American, Hispanic American, and Native American participants who have been in business 10 years or more. The U.S. Small Business Administration states that only two thirds of all small business startups survive the first two and a half years and fewer than one half make it to four years (SBA, 2011). Subsequently, the interviewees can present the lived experience in sufficient depth and in compelling enough detail so that those reading the study can connect to that experience, learn how it is constituted, and deepen their understanding of the issue it reflects (Moustakas, 1994). The

entrepreneurs have survived 10 years or more and are therefore considered viable, ongoing business concerns. I recruited interviewees who vary in terms of the racial ethnicity, industry, and business profitability characteristics.

The 10 interviewees are throughout the state of Oklahoma and represent a range of business industries including: (a) construction management services, (b) real estate, (c) alcohol and drug counseling, (d) janitorial services, (e) retail clothing, (f) office supplies, (g) restaurant business, (h) typesetting services, (i) security company, and (j) business consulting. As business owners, 40% have 10 to 15 years of experience, 20% have 20 to 25 years of experience, 30% have 30 to 40 years of experience, and one has more than 50 years of experience. The gender ratio was three females to seven males. All of the minority business owners immediately agreed to take part in my study. Apart from the semi-structured interview questions, all of the participants shared with me some personal background information which may provide additional insight into their learning patterns and activities, as well as other insights they shared regarding their achievements. Let me introduce you to the participants.

Felton. Felton measured by any standard is a phenomenally successful entrepreneur at 44 years of age. He lives in a multi-million dollar home in an exclusive neighborhood and collects expensive, foreign automobiles. He is a humble, charismatic, charming individual with many long-standing friends and business relationships despite these accoutrements. Divorced with two children who live with their respective mothers, he refers to his childhood with positive feelings toward his family, particularly his father from whom he developed many of his characteristics.

Felton described his early home life and family as being without means. In fact, he described them as being very poor. His father was a minister and his mother remained in the home to rear Felton and his siblings.

Irving. Irving, a 54-year-old male who hails from a small town 15 miles from East Orange, New Jersey, is married with three children and four grandchildren. He received bachelor's and master's degrees in Divinity and is in the final year of his doctoral program at an on-line university. As a minister and entrepreneur, he taught himself how to successfully operate a consulting firm for minority entrepreneurs. He learned how to provide assistance with business plan development, contract procurement, and financing through weekend workshops at a local technology center. His staff is multicultural and he offers business training classes in English as well as Spanish.

Lloyd. Lloyd a 62-year-old male from a small town in East Texas is married and has a son and a daughter. Following a prestigious twenty-five-year career in the United States Air Force, he opened the first minority-owned real estate firm in the county. His leadership style is marked by old-fashioned hard work, integrity, and mentorship. He says he gives his all and expects no less from him employees. In addition to his lucrative real estate firm, he is a federal contractor with the Department of Veteran Affairs Medical Center.

Preston. Preston, a 74-year-old male from a small, rural town in Oklahoma, is the father of 6 children and 14 grandchildren. During high school he achieved stellar grades, is a graduate of a local university and, unlike the other interviewees in this study, Preston grew up in relative affluence. He is the only participant still working in

the same field as when he finished high school and serves on a number of boards for economic development in his rural town. He remains true to his style of leadership, the family vision for the company, and himself. As the oldest of my interviewees, he attributes his entrepreneurial success to genetics.

Ambrose. Ambrose is 65 years old and the second oldest of eight siblings, three girls and five boys. His father was a minister and his mother did not work outside the home. All eight children are college graduates with a variety of professional careers. He suffered a stroke approximately seven years ago forcing his retirement. He currently serves as a business consultant for a variety of programs and agencies. Ambrose operated a large office supply business prior to the onset of mega office supply stores such as Office Max and Office Depot.

Robert. Robert is a 45-year-old divorced male who was the custodial parent of four children at one point. Through operating successful businesses, Robert graduated three of his children from The University of Oklahoma. The fourth will graduate in May 2013. He was the product of a very functional blended family in which his mother operated a successful neighborhood grocery store. She was always very gracious to her customers and he felt that watching this behavior in his mother gave him an enlightened perspective when it came to dealing with people.

Clarence. Clarence is a 52-year-old divorced father of two sons, both college graduates. Clarence began his career in law enforcement receiving promotions and attaining the highest security clearance with the Federal Bureau of Investigation (FBI). The 2001 bombing of the World Trade Center and subsequent overwhelming demand for security assessments, systems, and sensors for local businesses brought about the

launch of his security business. He expanded to construction management services and manages a number of lucrative contracts with federal agencies. He is also a major supplier of toiletries and kitchen products for several major hotel chains in Las Vegas, Nevada.

Angel. Angel is a 56-year-old married female with two children and five grandchildren. A trailblazer in Oklahoma, she opened the first minority owned typesetting business in the county. The highly successful typesetting business maintains numerous contracts for churches, individuals, politicians, corporate clients, and commercial businesses. In her first five years, total sales increased by more than 75%. Angel makes it clear that it is very important for her to maintain balance between her personal and professional life.

Susie. Susie is a 56-year-old divorced female born in Boston, Massachusetts, and the only child of professional parents. She is the mother of three daughters who are successful in their respective careers. Susie and her ex-husband operated a highly successful janitorial business in the late 1970's with an impressive clientele. Although she began the business as a franchise of Jani-King, she eventually purchased her own equipment and established a stand-alone enterprise.

Mary. Mary is the 41-year-old mother of two children. She is married and works as a federal contractor for a government agency. She has a successful clothing store and a printing company that she has proudly own since her father left it to her upon his death. Her father worked for a printing company in Norman, Oklahoma, for many years but always had a small printing operation in his garage on the side. Mary attributes her entrepreneurial spirit to genetics.

The Long Interview

I emailed the interview request to all 10 interviewees. A copy of the e-mail solicitation is included in the appendix of this document. The first 10 entrepreneurs contacted immediately agreed to take part in my study. After scheduling the interviews, I e-mailed or delivered in person a copy of the Informed Consent document form to the interviewees explaining The University of Oklahoma IRB privacy protections. I gave all of the interviewees two weeks to review and understand the Informed Consent. Prior to the interviews, each interviewee read and signed the informed consent document which outlined (1) their right to not participate and refuse to answer any of my questions without penalty and (2) the anticipated length of time for their involvement and their right to privacy. I conducted the interviews which lasted between 60 and 97 minutes each over a two-week period.

Moustakas (1994) suggests a long, semi-structured interview as the appropriate data collection tool in transcendental, phenomenological research. The purpose is to engage individuals in one-on-one conversations to better understand their experiences and the meaning they make of those experiences (Patton, 1990; Seidman, 1991). I conducted 60- to 120-minute, semi-structured interviews until sample saturation was reached and no new information emerged. The data for this study comprised roughly 20 hours of tape recorded interviews conducted from August 19, to September 14, 2011.The interviewees agreed to a second interview if necessary and reviewed his or her interview transcripts to ensure I captured the essence of their statements. I conducted all of the interviews in person at a location mutually agreeable to both parties. Six of the interviewees received follow-up phone calls for clarification on

responses from the interview. Two of the interviewees requested a final copy of the dissertation. I began each interview with a brief introductory discussion of the purpose of my study.

I recorded all of the interviews with a Sony cassette tape recorder. Recording facilitates an iterative data analysis and review process that ensures accuracy and provides the opportunity to gain better understanding of interviewees responses (Dixon, Wang, Calvin, Dineen, & Tomlinson, 2002; Silvester & Anderson, 2003). During and immediately following the interviews, I documented my personal observations in a reflective journal. This journal provided additional insight on any non-verbal communication cues and body language and further assisted me in framing the textural and structural description of the phenomenon under investigation. Ezzy (2002) and Seidman (2006) also suggest keeping a reflective journal to make margin notes which is of particular importance in analyzing and interpreting interview material.

I removed the term "SDL" from my interview questions and elicited information on this construct without noting that this was the phenomenon under investigation. This supports the pragmatic paradigm of my study as I use transcendental phenomenology to "ring out" the objective data while simultaneously allowing the interviewees to provide his or her subjective definition of SDL and subsequently explore a deeper understanding. Following the interviews, I debriefed each interviewee and asked for any additional information either immediately following the interview or during a follow up telephone conversation.

After transcribing each interview into a Microsoft document, I delivered a verbatim transcript via electronic mail or hard copy and asked each of the interviewees to review their transcript to ensure I captured their words and thoughts correctly. This verification process is known as member-check and is one verification tool to increase the trustworthiness of a study. I notified all interviewees that if I did not hear back from them within 48 hours I would deem the transcript accurate and would proceed with the analysis.

Data Analysis

Using Moustakas' (1994) data analysis techniques, I treated the direct quotes from the transcripts as raw data. I began by listening to the tapes, reading and re-reading all of the transcripts very carefully to make sure I captured all the important parts of the data and to look for categories and patterns in the responses that were relevant to my research question. In addition to highlighting and underlining specific quotes, I made summary notes in the margins of the transcripts. After I coded all transcripts and saved an original copy I rearranged the raw transcript data to categorize and organize the material in a separate document.

The first step in the analysis process was the listing and grouping of significant statements referred to as horizons. Horizonalizing is the process of "listing every expression relevant to the experience" (Moustakas, 1994 p. 121) with a "purified consciousness" (p. 85). I identified quotes in the transcripts that directly provided information about SDL. The statements from the interview transcripts were given equal value and outlined to easily extract the range of perspectives about the phenomenon (Moustakas, 1994). After creating the horizons, I omitted overlapping

or repetitive statements, and scrutinized that each one established connections between the horizons and extract themes.

This reduction and elimination process determines the invariant constituents (Moustakas 1994). If the statements or phrases met either of the following two requirements, I retained them and considered them essential to the experience of SDL. The two requirements are: does the expression contain a moment of the experience that is a necessary and sufficient constituent for understanding it and is it possible to abstract and label it. The literature identifies highlights reminiscent of SDL. The next step involved application validation. In this process, I checked the invariant constituents against the complete interview transcript to determine the following three factors: (1) if the invariant constituents are expressed explicitly in the complete transcription; (2) if the invariant constituents are not explicitly expressed, are they compatible with the themes; and (3) if the invariant constituents are not expressed explicitly or compatible, they are not relevant to the interviewee's experience and are deleted.

To develop the individual textural descriptions, I remained bracketed and returned to the horizontal statements "in a state of openness and freedom, [which] facilitates clear seeing, makes possible identity, and encourages the looking again and again that leads to deeper layers of meaning."(Moustakas, 1994, p. 96) The recursive process of identifying the themes which each interviewee and the invariant structures from the interview transcripts exemplify structural themes (Conklin, 2002). Based on the individual textural/structural descriptions, I synthesized the descriptions into a comprehensive description of the SDL of successful minority entrepreneurs. This

describes the essence of the lived experience or the "what" and "how" minority entrepreneurs experience in the phenomena of SDL (Moerer & Creswell, 2004).

Trustworthiness

There are several strategies to enhance the trustworthiness of qualitative research studies. I addressed credibility by asking all interviewees to review their transcript in a process known as member-checking to ensure the correctness of my transcription and to verify that I captured the essence of their responses accurately. A significant provision of background information to establish the context of the study supports transferability. My admission of my beliefs and assumptions through engaging in the epoche bracketing process addresses confirmability. Additionally, throughout this journey I had engaged in conversation with my mother, co-workers, peers in the doctoral program, committee chair, other doctoral committee members, and outside minority entrepreneurs in order to obtain critical feedback and input on this study. I have received comments, constructive criticism, and valuable recommendations throughout this process. I enforced all matters of confidentiality.

Summary

This chapter defined, explained, and provided the theoretical underpinnings and historical roots of transcendental phenomenology, the congruency between my research question, my worldview, and how all three coalesce to offer the greatest understanding of SDL for minority entrepreneurs. I defined key concepts and propositions and described the process from initial contact to data analysis. In the following chapter, I present the findings from my interviews.

CHAPTER IV

Research Findings

This chapter explores the results of interviews with 10 study participants. It begins with the textural descriptions of "what" the participants' experience. As the entrepreneurs critically reflect, they attribute success to many activities including SDL (SDL). They describe how self-identifying as a "minority-owned business" serves as a hindrance rather than a leveraging point; they illustrate organizing circumstances and address the importance of establishing critical relationships with outside resources. Although some suggest their success is the result of an entrepreneurial gene, they engage in some form of SDL to carry on the family business and suggest that it is important to learn independently.

Presentation of Textural Descriptions

Textural descriptions include sensory perceptions such as tactile, auditory, visual and olfactory sensations that inform the experience and give it meaning (Conklin, 1994). Documenting the textural aspects of SDL, requires a return to the text "in a state of openness and freedom, [which] facilitates clear seeing, makes possible identity, and encourages the looking again and again that leads to deeper layers of meaning" (Moustakas, 1994, p. 96).

Felton's Textural Description

Felton's experience with SDL began as a young boy. "I have been a self-starter since I was eight years old when I decided to work a neighborhood paper route before school each morning. I learned early on that if I wanted something, I had to

work for it. I was very young when I realized the importance of saving and the value of a dollar. I would say I realized this as early as the third or fourth grade."

Although Felton was still very young, he carefully developed a plan to save his earnings to purchase his first bicycle at the age of nine. His financial discipline and associated objectives were evident in the following quote:

> If I wanted the nice, new bike like the kids across town had, I found out how much it cost. If I wanted the bike that cost $150 bucks, well I knew my parents didn't have $150 bucks…that's like equivalent to $400 bucks now and so I sold newspapers and I profited about $2.00 - $2.50 a day and I saved till I got that bike.

These experiences and his self-discipline enabled Felton to purchase his first car with cash on his 16th birthday. "I paid cash for my first car at age 16. I bought my second car at age 18, and I bought my third car at age 20." Although Felton ultimately purchased items he wanted, he consistently referred back to the importance of saving:

> When I turned 21, I wanted a motorcycle and of course my parents couldn't afford it. So I worked summers along with my buddies who said they we're going to get motorcycles too. With our first check from the CETA program, they ran out and bought new clothes. I saved my money. With our second check they bought big, new boom boxes and I saved my money. By the end of the summer I got a new motorcycle and those jokers continued to ride bikes.

Despite being an average student in high school, Felton managed to secure an athletic scholarship to a local university. During his time at the university, Felton continued to nurture his entrepreneurial spirit. "I've always been a business man. I

would sell tie-dyed t-shirts, gold jewelry, and Royal Prestige cookware. When I wasn't playing football or studying, I was doing security at local concerts."

Felton shared with me that he always dreamed of being a millionaire. However, he understood that if he wanted to accomplish his goal of becoming a millionaire by the age of 50 he had to understand the power of money. "Nobody is going to tell you how to be a millionaire. You can always find books on how to make a million, but never on how to make *more* than a million." He quickly realized that self-study was the only way to understand more of what he needed to know to get there.

> Like I said, I've always had a lot of interest in being in business, always excited about the possibilities, but I had to ask myself, do I really know enough. So I started talking to people, started to read finance books trying to understand how money works. I think one of the greatest mistakes people make is to figure that once you get into business, you're smart enough to know everything already and figure everything out on your own. Some folks believe they can do it all, fill the role of financier, manager, president and everything else, but it just doesn't happen that way, you have to study and find out for yourself.

Felton attends church regularly, participates in many of their outreach programs, and is very active in providing leadership in the church's multi-million-dollar building projects. The minster and congregation depend on him and trust that his entrepreneurial knowledge and expertise will assist them in completing all of the upcoming building projects on time and on budget.

Approximately 12 years ago when Oklahoma City was in the early stages of instituting the Metropolitan Area Project (MAPS), a downtown renovation venture, Felton and three partners opened the first minority-owned business in the downtown Oklahoma City area. At 44 years of age, he is a multimillionaire with significant holdings in real estate, daycare centers, and government subsidized housing.

Here Felton defined success. He explained that growing up there was always a strong expectation in his home to "do your very best." He noted that despite poorer living conditions his father and mother placed great emphasis on setting goals and subsequently moving those goals higher and higher.

> I think success can be defined various ways. Setting goals as an entrepreneur, you want to continue to adjust your goal. You may achieve an intermediate goal and then adjust to set a higher one. As an entrepreneur, you consistently need to make adjustments. For example there are a whole lot of books that teach you how to be a millionaire. But what about people like me that wanted more than a million dollars? You can't find that in a book. I view success as a moving target but as long as you feel like you're going in the right direction, moving in the right direction and you are serving the public as well….I feel like you are a success.

Felton viewed himself as personally responsible for his own success. He stated that he understood and valued the importance of money, but only in terms of money being necessary to make more money to help his community. Felton's experience reveal five core themes: 1) a very early and personal desire to change his situation; 2) the experience of being poor serving as the impetus for learning; 3) a strong, personal

belief in his ability to succeed; 4) self-discipline; 5) self identification of learning projects.

Irving's Textural Description

Irving knew as early as the age of eight that he was going to be an entrepreneur. As a little boy in New Jersey, he often witnessed police officers removing homeless people from the street. He said he felt powerless and always thought to himself that although he couldn't do anything about it now; he could prepare himself to make a difference later in life.

> Even though I was just a boy, I knew that there was so much wrong in the world that if I was ever able to be in a financial position to help somebody...that was my calling...that was what I was supposed to do with my life.

He and his family moved to Oklahoma in 1998. Both of his parents, his wife, and all three of his children are college graduates. Irving served 20 years in the United States Navy and then briefly as a government employee before moving to Oklahoma. He described himself as a man of God and is adamant about maintaining an ethical and spiritual environment in his business. This attitude was evident in his statement, "If my heart is in the right place and my employees' hearts are in the right place, the business will come out all right."

In keeping with his spirituality, Irving talked about the importance of personal integrity. He stated that he does not believe in selling himself to the highest bidder, nor will he work with a business without a Christian set of core values. He stated, "If their business model is based on a genuine desire to do the right thing and based upon

true Christian principles, then we can do business. And I believe the results of our collaborative efforts will never be disappointing."

Personal and professional relationships were very important. When he started his company it was important for all of his employees at every level to "get acquainted." He believes this is important because oftentimes his managers make countless decisions that affect the worker bees and many times they are not thoroughly familiar with the task at hand. Irving believes that it is important for all of his employees to have a mutual respect for each other, to be fair, and to have no fears of him or his management team. Irving attributes his faith and relationship with a higher power as being a significant part of his success. He is very vocal throughout the interview about making a contribution to society and the power of prayer.

> I don't define success in terms of the bottom line financially; I define successful entrepreneurship as someone who is contributing to society. My success comes from the realm of religion, again not based on physical numbers or monetary gain, but what I'm contributing to the community or society in general. When you think about how the money I bring in can help in the field of ministry, I get excited because there are so many arenas you can get involved in outside of the office, like bringing people to Christ, working with battered women, helping people with drug problems, and the list goes on and on.

In our conversation about success in general, Irving made it clear that as long as his business remained on a "platform of Christian principles" and his employees and customers alike shared this "spiritual allegiance" he considered himself successful.

Irving's experiences reveal four core themes: 1) spirituality as the foundation for learning; 2) environment as the impetus for learning, 3) proactively seeking learning resources, and 4) learning taking place at his initiative.

Lloyd's Textural Description

Although Lloyd places value on work experience, he also realizes the value of formal education. As a licensed realtor, he secured an associate's degree in real estate to ensure he had a "good foundation." He believes some people "place great value on a piece of paper hanging on the wall." This comment reveals Lloyd's recognition that some view formal education as more important than informal education.

> I really decided to try my own business before I retired from the military. Once I retired, I found that because of my education and training in housing during my military service, I just made a decision that I would do my own thing. I had worked under the control of the United States government for twenty years and I decided that it was time to go out and do something on my own without the burden of the federal government on my back. Real estate was the logical choice, of course, because it seemed to be the easiest for me to get into.

His business eventually expanded to include construction management and architectural services. He is a federal contractor for the numerous federal agencies with net profits exceeding $3 million dollars a year and serves in a wide range of civic and business organizations.

Lloyd believes the real estate market is very "cliquey," and particularly for him as the first licensed minority realtor in the area. He stated, "They would never clue me

on the tips. Do you know some people wouldn't even allow me in their homes when I would come to do a showing? They would call back to the home office and ask if I were legitimate or not. " Although in many respects he resents these experiences, he also views his minority status as an attribute.

> It was hard at first but you know people of color have a natural advantage, because we have to learn how to negotiate all different worlds including the white world. We are able to function anywhere and survive. I fooled them all—I survived and thrived.

In our conversation about success in general, Lloyd offered his insight into the connection between success and being able to provide for his family. He mentioned to me that there were many degrees of success from a feeling of just being comfortable to being able to provide a "lavish lifestyle" for his wife and children. He said the worry as an entrepreneur never goes away, but that this worry is a good thing because it "keeps you hustling."

He was very adamant about measuring success in terms of being able to take care of his family and being able to help those outside of his family. Lloyd's view on success is evident in his active involvement in numerous civic and philanthropic organizations. Lloyd was critical of entrepreneurs who place too much emphasis on the financial bottom line. For example, during our interview he mentioned:

> Success is not all about having money, because you find folks with millions and millions of dollars jumping off the Empire State Building. You know I'm a God- fearing man, and my success has been related to always letting people

know where I'm coming from. But the bottom line is that I feel success is taking care of your family.

Lloyd's definition of success includes a determination to rise above racism and an emphasis on financial security for his family. Lloyd's experiences reveal seven core themes: 1) personal and previous experience as the impetus for learning, 2) goal-oriented learning, 3) racism as an organizing circumstance, 4) motivation by internal incentives, 5) desire to achieve and provide for family, 6) self-measurement of success, 7) choosing the direction to pursue.

Preston's Textural Description

Preston said he always had a strong sense of himself, and he was sure it came from both of his parents. His grandfather taught him how to wire houses "to code" by the time he was eight years old. On many occasions, local homeowners and business people would come by his house at all hours of the night and ask his parents if he could come and look at their wiring if they were having problems with their electricity or before they turned on the electricity for the first time.

> I'm a fourth generation business person. I don't even know what preceded my decision to go into business. I wouldn't even know where the starting point was, because I grew up in business, my father was a business person and so was my mother. My grandfather was a business person, well both of my grandfathers were in business for themselves. My great-grandfather owned a prosperous barbershop in Illinois.

Although Preston is a fourth generation business person, he said that he was in his teens before he realized something that made a major difference in his life and in

his eventual success as the president of a manufacturing firm. From his father he learned to appreciate different ideas and perspectives and to always measure the "upside and downside" of every decision. He stated this life lesson helped him and his brother successfully maintain his father's business, a multi-million dollar company. When he and his brother took over management of the company, many of the former employees were apprehensive about his leadership style.

> Well, I actually took over the business with my brother. It began as a major corporation that eventually became a partnership. My father started the company but it was my brother and I that actually developed the business over the years, but when I say, "restart" that's what I mean because it actually went broke and my brother and I had to start all over again. All of the people there questioned every move we made. But when I started listening to them, some of their ideas were good.

Preston also talked about going into a situation where if you appear unsure of yourself, you appear "off balance" and that this unbalance keeps your employees leery of you. When he and his brother took the helm of his father's manufacturing plant he learned to display a strong sense of self and this allowed him to radiate the self-confidence that persuaded the employees to get behind them. He stated that he enjoyed the personal challenge of taking his father's business to the next level and reiterated that he would never run from a business in chaos and facing bankruptcy. Preston felt that it was a great opportunity to reinvent a business from scratch.

His father and grandfather reinforced the idea that he had great potential, was going to be successful, and that if he stayed focused he could accomplish anything he

wanted. In his personal definition of success, he quite simply described it in terms of money.

> I'm not sure how to define success, any other way than anybody else would except to measure it in dollars and cents. We were a multi-million-dollar company which was pretty good for a minority business at the time; however, I never really considered myself of minority business. The question about us operating a minority-owned business came up very early in the game as many minorities wanted us to focus on the minority market and we said, "Hey, minorities are only about 10% of the market…we want 100% of the market" so we went after the 100% of the market.

Preston's experiences reveal seven core themes: 1) early interest in self-teaching, 2) self-discipline, 3) generational autonomy, 4) individualism, 5) learning how to expand his territory beyond minority markets, 6) parental reinforcement of self-sufficiency, 7) learning outside of a structured environment.

Ambrose's Textural Description

Ambrose said entrepreneurship just came naturally to him. "From the beginning, I was always selling something. I would sell the food I didn't want to eat in the school cafeteria. I also sold pencils and paper to kids who forgot and left their stuff at home. And I never really thought about it, it just came natural." Although Ambrose referred to his entrepreneurial spirit as "a gift," he admitted that he still has to work hard at it. He said that having a gift and natural salesmanship are not enough. He still has to continually learn to perfect his gift.

> As far back as I can remember, I've been intrigued by the idea of owing my own business. At nine years old, I had a paper route and bought and sold candy to my friends and family. I grew up in Northeast Oklahoma City, and my father was a minister in the area that we lived in. I often got to go around with him and stuff, and during these trips I learned something about working with and for people. I never really had to go to school to learn how to deal with people.

He realized very early on in the business that some people simply "did not like him." They didn't like his race, his color, nor would they conduct any business with him. Nevertheless, Ambrose secured bank financing and opened one of the first minority- owned office supplies stores in Oklahoma City. He observed:

> I was the first to have an office supply store, but didn't really think it through. I missed the boat on that one. See when I was in business, companies would call and tell you what they needed…you know, "I need so many pencils…so many pens…this much paper." But the mega stores got smart. They just house and stock everything so whatever you need you can just go by there and pick it up anytime. I wish I had thought of that.

Ambrose noted that since he had a stroke his work has become physically demanding, but in it he still finds joy; however, he sometimes has to "let an opportunity pass" with the hopes that eventually his health will allow him to do more. He said that his heart and brain want him to do it, but his body will not let him.

Ambrose attributes his success to being a perfectionist. He said he goes out of his way to make sure everything is the "best it can be." He did not believe in "not

putting your best foot forward or compromise when it comes to excellence in his business." Further he stated that he has very little patience with others who do not share this same sentiment. Ambrose equated success with the fact that he was able to hire several members of his family. He said that it was difficult to get all of his family members to ascribe to his same level of perfectionism. Ambrose's experiences reveal five core themes: 1) essential autonomy, 2) personal responsible for the measurement of his success, 3) personal responsibility for his family, 4) an early independent orientation, and 5) natural self-reliance.

Robert's Textural Description

From the age of seven, Robert and his father cut yards each summer. He spoke very fondly of his father and attributed his character, work ethic, and high morals to his parents. His parents always reassured him that he could compete on any level and with anyone.

> You know I was never intimidated by anyone. Even though I was often the only minority student in my class, I wasn't scared because I knew I could compete with anybody on any level. When the teacher asked me a question, I was never afraid, because I had studied and could answer anything the teacher asked. We were not poor, but we didn't have what other folks had…didn't make me any difference, I knew I was intelligent.

As a young man, he very quickly learned that if he did a great job early in the day he would then be able to have more playing time in the afternoon. He carried this attitude throughout his career and today operates a successful alcohol and drug counseling center and enjoys a yearly operating budget in excess of $3 million. In

2014, there are plans to open a second location in a suburb of Oklahoma City. The business offers counseling services for individuals with drug addictions or psychiatric disabilities in addition to enrichment programs for disadvantaged youth.

Robert defines success in terms of being able to look in the mirror each morning and remain comfortable with his reflection. His mother always told him not to compare himself with others, because if he did he would always detect some kind of problem. He determined very early to never let anyone else set his standard for success, because oftentimes it is unrealistic and he would never be content. Robert said that rather than let others determine whether or not he is successful, he refers to his "inner compass" as an ongoing measure of success. Robert's experiences reveal three core themes: 1) early experience with personal responsibility, 2) learning is infused with a yearning to be self-sufficient, and 3) internal measurement of success.

Clarence's Textural Description

Clarence said he grew up in an environment where the accumulation of money was not a priority. His mother just asked him to do his best and he would be rewarded. He said that his mother was a realist. He would come home and say, "Mother, I want to be a doctor," and she would say, "Try again." Although he knew his mother loved him, she always steered him in the right direction.

While in college, Clarence learned that the president of his university wanted to establish a trade mission with the Chinese government. At that time, the university did not offer any classes on learning to speak Chinese. Clarence approached the dean of the college of education about launching a class on the Chinese language. The dean told him that if he was able to get 10 students interested, he would support the class.

Clarence secured 25 students to sign up for the class, and this particular class is still offered at that university today. Through his experience with the FBI, Clarence speaks five languages, English, Spanish, German, French, and Chinese.

Clarence is a hard-driving business man who said that success is two-fold. He explained that success is related to operating a dynamic company that can respond to the changing needs and desires of the buying public; but it is also tied to having people on your staff who are as dedicated to making the company successful as you are. In reference to his employees, Clarence talked about how he had to learn to provide incentives for his employees to create or initiate business opportunities. "I had to realize that I didn't always know the best way to do everything." He explained that, "Some of my most profitable business ideas and opportunities come from my people who are out in the field and hear about those opportunities." He expressed that it was important to him as a business person to surround himself with people with "individual initiative." For example, he said, "I even had to let one of my operations managers go for telling my employees, 'keep the floor clean' and 'don't be late for work', rather than, 'go out and find us the next million-dollar deal'." As he put it, "We have been the most successful when we all got together to solve problems, and what we've done paid off for everybody, including our stockholders." Clarence's experiences reveal three core themes: 1) responding to an organizing circumstance, 2) engaging in a learning project such as Chinese, and 3) transferring knowledge from one situation to another.

Angel's Textural Description

Angel stated that she was the first in her family to consider entrepreneurship. She began her typesetting business in her home so that she could continue to spend quality time with her family. She taught herself how to typeset documents on her children's computer after they went to bed for the evening.

> Around 1989 when home computers were rare, my husband bought a computer for my kids. I worked on it and discovered how to do computerized typesetting. I just started playing around doing voluntary work for churches, letters and different things like that. During that time I was also working for a major corporation in Oklahoma City and had been there about 20 years or so. I knew that I wanted to do something completely different than what I did on that job. I liked typesetting and realized that I was really good at it.

She said learning to do something on her own was an extraordinary experience. Angel noted that since she did not have any previous experience in typesetting, she was oblivious to the amount of time she was wasting due to trial and error. This trial and error period she noted, "Gives you a lot of freedom" because you are able to say, "Well now that didn't work so I'll just try this and see how it works." In the following quote, she addresses teaching herself how to typeset documents:

> There is something to be said about not having a clue what you're doing when you begin, because your mind is not clouded with a bunch of information and it frees you to take more chances and learn more than you would if you already thought you had it figured out.

Angel said that when she made mistakes, it was no problem and she didn't agonize. She said, "I just thought, I'll just try it again and see what happens." As the business from her home grew, she leased a small office space rather than continue to have customers come by her home. In order to lease a space, she needed a small business loan. She asked her husband for assistance in securing the loan and he refused. "He wouldn't help me," Angel noted. "He would not co-sign for me to get the loan." Her husband's lack of support forced her to examine herself and take some personal initiative. She also said it made her realize that this business would not just fall into her lap.

> I didn't know a thing about operating my own business. Although I was a lead at the local utility company, I had never managed anything before. I remember calling everyone I knew. I was a wreck. I went to church, I prayed, I cried. But then, somebody told me, take a minute collect your thoughts and write them down and make yourself a plan.

Eventually, Angel secured the money to lease the space and now operates a highly successful typesetting business. She truly enjoys being an entrepreneur because she "can do what I want, when I want" and enjoys the work and the responsibility of running the place without the headache of any manager telling her what to do.

Angel stated that she feels you are a success in life when you are doing something you want to do whether you make money at it or not. She said, "Because of my husband's income, I am financially secure whether I make money at this or not, so I feel as if I'm successful." Angel's experiences revealed five core themes: (1)

taught herself to use the computer as in self-teaching 2) learned through various activities and resources, 3) planned personal learning activities, 4) motivated self, and 5) maintained a clear learning project.

Susie's Textural Description

Susie's father was a well-respected designer and draftsman for a Fortune 500 clothing line company. Her mother was a successful engineer. She lived in an integrated neighborhood where everyone was respected and accepted without any problems. She also spent time with her grandmother while her parents worked. Her grandmother lived in a segregated community also with no conflicts or dissention.

Like several of my interviewees, Susie is also the product of generational entrepreneurship. She attributed some of her success and business ethic to watching her grandfather operate his local neighborhood store.

> My grandfather had a successful corner store in Baltimore, Maryland. There were so many corner stores in our area, but his was the best and survived for over 40 years. He provided for all of us off that business. The community loved him and trusted him. He would extend credit and when the bill came due if they couldn't pay, he would take services or other products instead of payment. I remember one time he caught me laughing when a man came to pay his bill with meat from his deep freezer. When the man left, my grandfather scolded me severely. I think just watching his people skills and how he handled business made me want to start my own.

She described herself as a "very good student who made good grades." In high school she was a "star in track" and served as a peer counselor and advocate for

students in her school. When I asked her how she defined success she attributed it to her informal education and formal education:

> I knew a little bit about business from watching my grandfather, but my ex-husband and I did take a course on operating a janitorial business. The course helped us to understand how to charge the clients for different things, because that's important. For example, if you tell some company you're going to shampoo their carpet…well you need to know per square foot how much soap you're using and how much water it's going to take to get that amount of soap out of the carpet. And that is both time and money that you are investing. We had no idea how to charge people so we took a class at the technical center.

Susie measured success in terms of the number of people she was able to hire, the accounts she obtained, the sales she was able to make that generated enough profit that she could comfortably pay salaries and still have a little bit left over that could go into the cash reserves. Susie's experiences revealed four core themes: 1) displayed early independence in learning, 2) role models, 3) pursued external, formal learning resources, and 4) learning as a means for survival.

Mary's Textural Description

Mary said her father always told her that if she did her best, good things would come to her. He also taught her that when opportunities present themselves try and take advantage of them. "My father saw no limits in me," said Mary. She is one of three children, and the only girl. She said her father taught her many valuable lessons, but the most important one was that she should always do her best and the sky is the limit.

Mary grew up in an entrepreneurial household in the early 1970s. She recalled always seeing people coming in and out of the house and remembers thinking that they were just there to play with her. Much later she realized that they were actually her father's business acquaintances. She talked about watching her father stay up late at night to print and sell t-shirts at the Boley Rodeo every year. She remembered counting the money he collected and stored in a Folgers coffee can and thinking to herself, "Whew! This is something I might want to go into."

After she became an adult, she opened a clothing store with the desire to market different types of silk screened t-shirts to teenagers. She and her husband started the business with $500 in the early 1990s. Initially, they started the clothing business at the flea market paying $50 a weekend for a booth where they often sold out of clothes within two hours after paying the booth rent for the entire weekend. It was then she realized there was a market for teenagers wanting something different in Oklahoma City.

Mary defined success as being independent and free to make your way in the world. She believes it is important to help your community grow and to serve as a role model for other minority youth. Mary's experiences revealed five core themes: 1) early exposure to entrepreneurial, self-directed parents, 2) self-reliance, 3) engagement in a learning project, 4) personal initiative, and 5) independence.

Composite Textural Description

The interviewees in this study referred to their SDL without minimizing the importance of formal education. Collectively, the interviewees referred to their self-reliance as the result of the expectations of their parents. As the interviewees critically

reflected on their experiences, they revealed several activities related to SDL through their verbatim responses to my interview questions. They all referred to a catalyst or organizing circumstance for engaging in SDL. In some instances, SDL was a result of the desire to send a message to employers that they were worth more than the compensation received as an employee. Some described their self-directedness as innate as they watched their parents and grandparents operate their own successful small businesses in their respective communities.

The interviewees discussed personal responsibility in varying ways from a drive to reach their maximum potential to being in a position to employ family members and others in the community. All of the interviewees expressed a personal need for achievement whether it was to rebuild the family business or make *more* than a million dollars. They all viewed themselves as lifelong learners, role models, and teachers for the next generation of minority entrepreneurs. The interviewees considered all of their learning experiences significant and meaningful as they reflected on the highs and lows of operating a business.

These textural descriptions and the structural descriptions in the following narrative provide a rich and meaningful examination of the experience of SDL as described by the interviewees. A better understanding of informal learning processes provides business development trainers and educators a more informed perspective of minority entrepreneurship. Further, these reflections may be beneficial to business policy makers as they offer guidance and support to this particular population.

Presentation of Structural Descriptions

In the search for the meaning of an experience, the structures describe what is experienced and how. Structural descriptions "consider the universal structures that precipitate feelings and thought with reference to the phenomenon, such as the structure of time, space, bodily concerns, materiality, causality, relation to self, or relation to others" (p. 99) as the way to understand the "how" of an experience.

Felton's Structural Description

The structures that describe Felton's SDL are based on relative deprivation or an early awareness of his economic situation relative to others. He had a clear self-determination to become financially independent. For Felton, there was no middle ground; he would claim for himself economic self-sufficiency. Superficially, it appeared Felton was motivated to be successful for altruistic reasons such as unselfishness and concern for others. During our interviews, it became evident that acquiring personal wealth was the motivation that propelled Felton into SDL activities.

While describing his early learning experiences, Felton described himself as a relatively slow learner but also as one who is keenly aware of the importance of saving and thriftiness. There was a clear contrast between where his friends placed importance and where he placed importance when it came to finances. This is best exemplified in his discussion on how he saved his money rather than spending it all on a new bike.

Felton was exposed to people of influence and status. He came away from these meetings with a feeling that he could also be a person of influence. He quickly

learned that those advising him were only giving him “a part” of the information he needed to become financially independent. Felton recognized that he didn’t have enough information to proceed with launching his business and therefore engaged in self-study to understand the how to make his money work for him. He said that everyone was willing to tell him how to become a millionaire, but not how to make more than a million dollars. Two things came out of this. First, he was pleased to find that through SDL it was not necessary for anyone to teach him how to make more than a million Second, he became aware of the fact that he had all of the resources within himself to become affluent. He began reading books and attending seminars to learn more about the way money worked.

Felton’s achievements and accomplishments from the beginning of his SDL activities were highly individualized. There were no instances when he violated anyone’s trust and dignity, dispelling the notion that wealthy people often use the goodness of someone else to their advantage.

Felton’s decision to become a self-directed learner is also a result of contact with other employees at a federal agency that he felt were in positions of power because of their skin color. He felt that these individuals were not as qualified as he was for these key positions. This disturbed him and drove him to learn all he could about how to start his own business.

From this exchange I learned that Felton was an independent person who set his own measure of success irrespective of personal circumstances or the expectations of others. He also measured success in terms of money. He discussed at length the connection between money and being successful as an entrepreneur.

> In the real business world, you must have money to do certain things. You must keep a roof over your head and you have to provide for your children. You must provide for your children! Money is definitely a factor and something you can't live without. But it's not all about the money; I enjoy the journey of achieving and pushing myself to the next level. The more I achieve, the more I feel like I can achieve. Money is important to bankers as they measure you by your financial statement, your debt, and your profit margins. And so if you're going to be an entrepreneur you need to educate yourself in the money areas because money is something traditional educational facilities don't teach you. It is something that you basically have to jump into, get a feel for it, and make your adjustments. You must consistently educate yourself on the money aspects of operating a business as the lack of education in the money areas will definitely create issues and problems. You must be educated on interest rates and lending practices as well as taxes and so, yeah, you have to educate yourself in the money area.

Irving's Structural Description

The structures underlying Irving's SDL were hinged on a strong need to be accepted and admired by the masses. Although an outwardly humble man, there was a strong need to be recognized and appreciated. The beginning stages for his SDL were planted very early life when he experienced homeless people incapable of caring for themselves. His desire to be successful and spirituality are intimately intertwined. The structure that supported his engagement in SDL derived from an overwhelming need to establish a business and hire employees who have the "heart, skill, ability, and

motivation to reach out to their communities" and say, "You count!" to the less fortunate. His childhood memories served as the driving force behind his desire to help and assist others. With age came the development of his entrepreneurial skills, but his perceived connection to others and belief in a higher power compelled him to continue in the business.

Lloyd's Structural Description

The structures that permeated Lloyd's SDL are expressed in his thoughts and feelings of perceived discrimination, his desire to provide a good life for his family and his overall sense of personal responsibility.

Regarding perceived discrimination, he referred to the blood, sweat, and tears he gave to the United States Army to build the country and his feelings of being rejected, isolated and his inability to be assimilated back into society. In response to these feelings, he determined he was going to make a full-scale attack on his problems by making practical use of his education garnered in the U.S. Armed Forces and subsequently help himself. SDL transformed him from dependent man to independent man through personal initiative and self-determination. A primary structure for his SDL was his desire to provide for his family and work independently.

Preston's Structural Description

The fundamental structure of SDL for Preston was comprised of his genes and his developmental years in an entrepreneurial home. Preston's structures were comprised of a "shouldering" of the expectation of generational entrepreneurship. He believed strongly and without deviation his self-directed activities were providential and predestined by the lineage of his grandfather and parents. Preston felt as if he was

born with the entrepreneurial mindset of his parents and grandparents. He said, "My father did not encourage or discourage me and my brother from going into the business, it was just understood." His SDL derived from feelings that it was important to carry on his father's legacy and position in the community as a sound business person.

Ambrose's Structural Description

The structures that support Ambrose's SDL were predicated by his need for perfection and learning what is necessary to achieve it. "It is not enough to achieve the status quo," said Ambrose. He was the most driven person I interviewed. His gait was fast and his speech so rapid so much so that I to asked him to repeat his responses on many occasions. His perfectionist attitude did not lie solely with himself but tended to make him judgmental toward others who do not meet his standards. His transcripts revealed a man who wants to "put his best foot forward" while he spoke about his self determination with a considerable degree of superiority.

Robert's Structural Description

The structures that supported Roberts's engagement in SDL derived from a strong sense of self and a desire to make his family proud and all that it entailed. He was confident but not arrogant or conceited. His identify was fulfilled by his love for his fellow man and his family. Robert's achievements and accomplishments from the beginning of his SDL activities were highly individualized. There were no instances that he ever violated anyone's trust and dignity dispelling the notion that wealthy people often use the goodness of someone else to their advantage.

Robert's decision to become a self-directed learner is also a result of contact with other employees at a federal agency who he felt that because of their skin color were in positions of power. He felt that these individuals were not as qualified as he was for these key positions. This disturbed him and drove him to learn all he could about how to start his own business.

> In the real business world, you must have money to do certain things. You must keep a roof over your head and you have to provide for your children. You must provide for your children! Money is definitely a factor and something you can't live without. But it's not all about the money; I enjoy the journey of achieving and pushing myself to the next level. The more I achieve, the more I feel like I can achieve. Money is important to bankers as they measure you by your financial statement, your debt and your profit margins. And so if you're going to be an entrepreneur you need to educate yourself in the money areas because money is something traditional educational facilities don't teach you. It is something that you basically have to jump into, get a feel for it and make your adjustments. You must consistently educate yourself on the money aspects of operating a business as the lack of education in the money areas will definitely create issues and problems. You must be educated on interest rates and lending practices as well as taxes and so yeah you have to educate yourself in the money area.

Robert from this exchange I learned that he was an independent person who set his own measure of success irrespective of personal circumstances or the expectations

of others. He also measured success in terms of money. He discussed at length the connection between money and being successful as an entrepreneur.

Clarence's Structural Description

Clarence's transcripts revealed a young man driven by a need to be successful at any and all costs. If opportunities were hidden or non-existent Clarence utilized all of his knowledge and talents to make them apparent and useful. His structures were based on his belief that God gives us all unique talents, gifts and abilities and that it is incumbent upon us to use our talents. Clarence was exposed to people of influence and status. He came away from these meetings with a feeling that he could also be a person of influence. He quickly learned that those advising him were only giving him "a part" of the information he needed to become financially independent. Clarence recognized that he didn't have enough information to proceed with launching his business and therefore engaged in self-study to understand the how to make his money work for him. Two things came out of this: first, he was pleased to find that through SDL it was not necessary for anyone to teach him how to make more than a million; and second, he became aware of the fact that he had all of the resources within himself to become affluent. He began reading books and attending seminars to learn more about the way money worked.

Angel's Structural Description

Angel became tense and expressed an underlying degree of anger when discussing her husband's refusal to co-sign for her loan to start her business. I believe these feelings resulted in her having the business in her name only. She never made him a partner or hired him in any capacity, although she hired other members of her

family on various levels. The structures that supported her engagement in SDL were these emotions. Her structures were supported by resolve and determination to prove to the world that she was not dependent on anyone but herself to be successful.

Another emotion that Angel experienced in the early stages of her entrepreneurial experience was fear; fear of failure because of her ignorance about starting a business of her own. She was able to allay her fears by becoming more spiritual and constantly praying as she gained fortitude and strength to forge ahead.

Another structure that described Angel's engagement in SDL derived from being caught in a pinch between her desire to be present for her children and her desire to become an entrepreneur. In response, she taught herself to use the computer after her children went to bed for the evening. Angel was motivated by "freedom" to do what she wanted in life and business on her own time and her own schedule. This need for freedom was evident by the steps she took to train herself rather than seeking formal training. She also sought a location for her business that would not require her to be very far away from her children.

Susie's Structural Description

The structures that defined Susie's SDL seemed to be predicated on a strong desire to please others at any cost. I would describe her as an over-achiever with some of the accompanying emotions. Susie's grandfather was perhaps the most dominant figure in her life during her formative years. She mentioned spending an inordinate amount of time with her grandparents while her parents worked, but it was her grandfather she focused on in describing success. She described in glowing terms how he supported the family for over 40 years and how proud she was of him. In my

opinion this environment created a paradoxical emotional experience for her. Her emotions of joy, enthusiasm, and zest seemed to elude her.

Prior to undertaking the entrepreneurial journey, Susie described her experiences as an employee. In relation to her employment, I observed a constant need to please her supervisor. When she could not meet the supervisor's demands, some of which were unreasonable and perhaps unattainable, she became extremely frustrated and eventually resigned. I also noticed constraint and caution in her day-to-day contact with her colleagues. The structures that support Susie's engagement in SDL are generational entrepreneurship and resiliency. These forces were inextricably linked. She never allowed herself to be deterred by circumstances beyond her control.

Mary's Structural Description

It is my opinion of all the interviewees; Mary had astounding emotional experiences as a six-year-old child when she was the victim of attempts to force school integration in Oklahoma City. At this tender age she was bussed to a distant school having to leave home in the dark and returning in the dark. She remembered being afraid and overwhelmed by the gigantic yellow bus that picked her up daily. She also felt emotionally relieved when she was finally able to attend school in a familiar neighborhood.

Mary also had unresolved deep seeded feelings about her mother's evident affection and preference for her brothers. These emotions were reflected in her admission of how this rejection made her feel. Mary mentioned these feelings but did not expand on them in great detail. Her voice was quieter and she seemed subdued as she discussed this part of her life.

When Mary described her relationship with her father, Mary became more vocal and animated. She had no hesitancy when discussing her love for her father and how she always felt loved and accepted by him in return. To me, she felt some degree of retribution when he willed everything to her upon his death.

The most significant structures that supported Mary's engagement in SDL were her fears during forced integration at the age of six and her father's love and acceptance. These two structures facilitated her self-reliant disposition, which served as the precursor to her entrepreneurial spirit.

Composite Structural Description

The structures of SDL revealed in these recollections suggest a personal desire to become self-sufficient more than acquiring personal possessions. By the time the interviewees reached their teens, many had already engaged in some work for pay which was supported by a fairly substantial amount of personal responsibility around the home. It was not uncommon for their parents to reinforce the necessity of being self-sufficient. Along with an early work ethic, the support provided by their parents undoubtedly contributed to their concept of feeling personally responsible for their lives. In many instances, the interviewees' SDL was a process precipitated by an organizing circumstance or a particular event. An organizing circumstance was expressed by all interviewees whether the event was a reaction to feeling devalued on a current job, frustration at not being promoted in the workplace, or a catastrophic event like the World Trade Center bombing. Interestingly, all organizing circumstances were not negative. Some interviewees identified their decision to become an entrepreneur as a reaction to a feeling of "pride" in growing up with

entrepreneurial parents or as a result of their "curiosity" about how to make money work for them rather than working for money. In this regard, it was particularly interesting to note that most of the interviewees suggested that their decisions to become entrepreneurs manifested at a very young age. An example of this is when Preston suggested entrepreneurship is in his "bloodline" as he is a fourth generation entrepreneur from a maternal and paternal perspective.

All of the interviewees expressed an overwhelming feeling of personal responsibility. First, they realized that if they were going to be successful, it was up to them to become creative in their business dealings. The realities of race and minority entrepreneurship were assimilated, labeled, and addressed individually. In terms of entry into the business world, the minority entrepreneurs found themselves unable to secure contracts, enter markets, or simply close business deals even with a wealth of knowledge and the appropriate level of financing in place. Inevitably, they came to realize that it was necessary to secure white partners to represent their businesses. In some instances, this created feelings of rancor and bitterness and in some instances the white front people became full partners in the current business operation. With increasing clarity, the entrepreneurs began to realize that the issue of race is an all pervasive condition that could not be circumvented, so they became personally responsible for dealing with it. After many years in the business arena, the seasoned entrepreneurs realized that their personal credibility (e.g., years of experience in the industry, creditworthiness, etc.) rather than their designation as "minority-owned business" enabled them to secure more business.

Summary

The interviewees expressed a need for achievement both consciously and unconsciously. The desire to set and meet high standards began very early in the lives of the entrepreneurs. One interviewee talked about her desire to buy new clothes for school and so she baked pecan candy all summer, put it in a shoe box, and sold it to the neighbors on her street. Two participants sold newspapers before school each morning and one could wire houses “to code" by the time he was eight years old. One significant point is that their desire to achieve was not necessarily taught in the home but came about more by following the example of their parents. These examples, set in their homes and communities, were chiefly responsible for their personal need for achievement.

Chapter V

Reflective Synthesis

Drawing from self-directed learner (SDL) theory, this chapter summarizes the thematic findings that work together to answer the central research question, how do successful minority entrepreneurs critically reflect and attribute meaning to their SDL activities. These findings broaden the existing literature on adult learning as they highlight the nuanced ways in which race and SDL intersect in the context of successful minority entrepreneurship.

The following themes describe the experience of SDL as described by successful minority entrepreneurs. There are six themes. The overriding them was theme 1) Learning to Deny Minority Status to Gain Success. Other themes included the following: 2) Making a Self-Directed Learner, 3) Reacting to SDL Triggers and the Organizing Circumstance, 4) Identifying Outside Resources for Learning, and 5) Taking Personal Responsibility.

Theme One: Learning to Hide Minority Status to Gain Success

The interviewees in this study clearly described how SDL helped them negate the tension between racial self-pride and the humiliating necessity of developing relationships with white counterparts to gain credibility or a foothold in the business arena. W.E.B. Du Bois, noted African American scholar and activist eloquently described the paradox an “eternal two-ness” (Ezra, 2009, p. 3). For African Americans, this produces what Du Bois calls a "two-ness, - an American, a Negro; two souls, two thoughts, two unreconciled strivings; two warring ideals in one dark body" (Du Bois, 1903, p. 199). Examples of invariant constituents included “giving them

what they want," "satisfying my client base" and "taking myself out of the equation." The following constructs were common across the interviews: (1) removing race from formal documents and literature, (2) seeking out white partners and (3) avoiding minority set-aside contracting opportunities.

Given the fact that I identified my interviewees from their paid advertisements in the *Oklahoma Minority Business Directory*, I was surprised when Felton, Lloyd, Ambrose, Clarence and Robert discussed negative experiences associated with promoting themselves as a minority-owned business. State or federal certification as a "minority-owned business" is supposed to open the door to business opportunities for minority businesses. All of the interviewees have at least one of these certifications (e.g., service disabled veteran-owned business (SDVOB), disadvantaged business enterprises (DBE), women-owned business (WOB), or minority-owned business enterprise (MOB), etc.). Despite these self-certifications Felton, Lloyd, Ambrose and Clarence stated that minority business certification is a hindrance to their business rather than a leveraging point. The interviewees learned very quickly that they could be more successful by making the "business" case for hiring their firm (e.g., our business can offer a lower price, offer a quicker turnaround time, or we have years of experience in the industry) and then state as an added bonus, "Oh and by the way, we are *also* a minority-owned business" if they mentioned it at all.

The interviewees described the psychological conflict between being a proud racial minority and utilizing minority business set-asides to gain a foothold in the business arena and simultaneously trying to downplay the fact that you operate a minority-owned business to gain credibility with the majority population. SDL theory

informed my understanding of some of the strategies the interviewees used as they launched and operated their businesses. The following narrative depicts how SDL weakened the dueling forces of diversity and assimilation.

Ambrose described his experience while trying to open a Native American owned office supply store. He began his operation during the 1960s which he viewed as a time of racial pride, self-awareness, and self-determination for all racial groups. He remembered that time as one in which he and his friends felt that being a racial minority was "more than just a race…it was an attitude." He stated that he felt compelled to prove to the world that he had no feelings of inferiority about being Native American. When he drafted the business plan for his office supply company, he initially named his company "Alsoomse Office Supply." Ambrose believed that this was one sure way to prove to his friends, family and the state of Oklahoma that he was proud of his race.

He approached a bank officer and submitted his business plan for funding. The lender immediately suggested that he change the name of the business to one where his race was not so obvious. The lender felt that a non-ethnic sounding name would in some way validate his loan application. In addition to the name change, the banker also suggested that Ambrose show the bank where he was also willing to make cash investment into his business and the bank would possibly finance the remainder. Ambrose did not have any cash to invest in his business. From the SDL literature, Brookfield (1993) suggests self-directed learners generate goals and identify outside resources. Ambrose described how he identified an outside resource to secure the necessary financing for his business.

> I didn't have a dime, but I had heart. There was a Native American doctor here in Oklahoma and he was the only one who would listen to me. He believed in me. One day I visited his office and asked him if he would be willing to listen to my business proposal. He invited me to his home that night to have dinner with him and his wife. During dinner, I made my sales pitch and told him all about my business idea. He listened to me. After dinner, he wrote me a check for $5,000 and told me I could pay him back whenever I could with no interest. I took that $5,000 back to the bank for my cash investment and after changing the name of the business; I was able to get approved.

Similar to Ambrose, Felton described how he learned to completely "take himself out of the equation" in his business dealings. He shared his insight into this through his discussion on his perception of the racial climate in Oklahoma. Although he is successful as a minority entrepreneur, he attributed his success to learning to hide the fact that he is a man of color. Felton described his experience like this:

> As a minority, I face obstacles every day. Given the fact that Oklahoma is a republican state, you have to understand the people you're dealing with. You have to find ways to win regardless. Since I started this business, I've sent white representatives to different situations where the people in charge never knew the actual owner was me, a person of color. I have used white people when conducting business; anything from buying land, to buying houses, to asking for permits to getting inspections on my properties. I always ran into obstacles when I tried to go myself.

Felton learned that if he wanted to be prosperous, he had to "take himself out of the equation" if he wanted to make any progress as a minority business person operating in the state. Felton provided another example of his learning:

> Case in point, I have a business in the Oklahoma City area that is about a 12,000 square foot day care center and we have 184 kids there. Well, 85% of those kids are white kids. It is an upper middle class area. My customer base doesn't know I'm minority; they don't know I own that business. My director is white, my assistant director is white…everybody upfront is white. I learned very quickly that what you do is hire according to your customer base. Childcare is a very special area and the parents must be comfortable with whom they leave their kids. Now, before they know who I am or where I stand they will prejudge me. Not all, but the majority of society will prejudge a minority. If I don't hang around the building and introduce myself as the owner, they are very comfortable with the service I provide. If they do see me and don't know me they will lean to the side of caution and go somewhere else where they feel more comfortable. So I say let's avoid that, let's give them a good service, secure facility, great educational curriculum and they can just totally avoid me. The business is owned by ABC Enterprises, not my initials, not my face anywhere on the literature.

What Felton described mirrored exactly some of my own experiences with minority business clients. In order to conduct business with many of the federal or state agencies, businesses are required to develop a one-page capability statement. This one- page statement provides a potential buyer or purchasing officer with a

snapshot of information on current and past contracts, bonding and financial capacity and the current business certifications of a particular business owner. On at least two occasions, a procurement officer asked me to move the fact that the business is a "minority-owned business" from the top of the page to the bottom of the page. Since that time, I make sure all of my client capability statements reflect their minority status at the bottom of the page rather than the top and as a result we have been more successful.

Similar to Ambrose, Lloyd described how he reacted to the apprehension he felt from potential clients when he opened the first minority-owned real estate office in the county. Rather than succumb to his apprehension, he learned how to circumvent their feelings. Despite being an Oklahoma-certified realtor with an impeccable record he stated,

> The situation was that when I would show up to show property or what have you, people were very apprehensive about allowing me into their homes and businesses because they did not know if I was a realtor or a criminal. They would; on some occasions, even call back to the home office to make sure I was legitimate and wasn't coming into their property to just look around to come back later and steal something. So, I had all types of situations to contend with, but all that did was encourage me. I got smart. How I bridged that gap was to get me two Caucasian partners. I got a female and a male and we sat down and devised a plan. We would sit down and draw up plans on who we were dealing with and who should go in and break the ice. And we were very successful, that team eventually started this company.

As I conducted the interview with Lloyd, the ambiance of his office clearly indicated his success. He sat behind a massive oak desk covered with numerous Waterford crystal figurines with vases of fresh cut flowers on the book cases nearby. On the wall to the right there was a signed, two-sided frame with a personalized invitation to the inauguration of President Obama over the President's signature on one side and a picture of Lloyd and President Obama on the other. Despite his obvious success, I detected a strong resentment that he had to secure non-minority business partners to gain credibility or even access to the homes or commercial properties of potential clients. Bolhuis (1996) defines self-directed learners as those who are a responsible owner and manager of their own learning processes; one who is aware of the context, social setting, and available resources.

Preston also discussed his awareness of the many obstacles associated with establishing and operating a minority-owned business in 1950s Oklahoma. Rather than acquiesce to these difficulties, he provided the following account of how he and his brother's self-esteem, a tenet of SDL, helped them negotiate a meeting with potential buyers prior to the integration of public facilities.

> Obviously there were some challenges along the way. We were in the restaurant industry which was highly segregated when we started out. But when we ran into those obstacles, we just proceeded as if we were any other business. We never went through the back door even though we were trying to sell our equipment to restaurants that we knew were segregated and we were expected to.

Knowles (1975) suggests that self-directed learners are motivated by various internal incentives such as the need for self-esteem, curiosity, a desire to achieve, and the satisfaction of accomplishment. Felton described how self esteem and a sense of accomplishment took shape for him:

> To give you an example, my brother often talks about the time he went to Florida to meet with a company that was interested in buying our business. So when they went to lunch at a restaurant where these gentlemen conducted business regularly there were civil rights protestors outside of the restaurant where they were dining. My brother said after they finished he went outside, walked up to one of the protestors and said, "Okay, you guys can go ahead and put your signs down now, because I've already integrated this place."

Preston said that he and his brother learned how to make the potential buyers more comfortable when dealing with him by displaying confidence despite the fact that this was the pre-civil rights era. Prior to the civil rights era, some in the majority population expected people of color to act subservient to perceived authority figures. Although Presto secured a white partner at some point to operate the business; as opposed to Felton and Lloyd, he felt that it was not a good business decision. He stated:

> At one point it looked like we were going to go broke. We did partner with another white guy that was in the restaurant industry. Our business took off real fast because he had access to banks, money and suppliers we couldn't get to. We were not with him long, but we took that time to learn everything we could from him. Eventually he got into trouble, so we bought ourselves back

from him and ended up buying a big plant in my hometown and we went from there.

From Preston, I was able to gain a great sense of the significant difference between my life and the historical context in which many of these minority entrepreneurs have to operate and in some instances continue to operate. I have never had to declare my right to come in the front door of any establishment. Nor have I ever known any uneasiness associated with thinking someone might expect me to enter through a back entrance. As I listened to Preston talk, I came to see the significant progress many of us have made as a people and the progress we have made as a nation.

The theme of learning how to deny minority status continued when Angel recalled her feelings about minority entrepreneurship and race in general. She said that the experience of operating a minority-owned business is not always pleasant or even fair. Here she refers to some of her personal observations regarding accepting minority "set-aside" contracts:

> I know that whites have no idea what it is like to try and navigate the business world as a minority-owned business. Despite my obvious competencies, there are painfully few instances when I was embraced or contacted directly by a buyer asking me if I could supply their printing or typesetting needs. I think they feel a resentment that they have disadvantaged or minority business goals they have to meet. And then once you accept one of those "set-aside" contracts you are only seen as competent to do work in those particular areas. You are not viewed as competent to meet the requirements on any other

contracts. The moment you accept one of the "set asides" you are automatically excluded from consideration on anything else which is crazy! So, I learned not to accept those set-aside contracts. I want the big dollars.

According to the Oklahoma Central Purchasing Act; OAC 580:15, state purchasing guidelines allow state agencies to circumvent an open solicitation or formal bidding process if the purchase is under $10,000 http://www.ok.gov/DCS/documents /DCS-RULES-CP.pdf). In essence, if a state agency has a need for printing services for example, a certified procurement officer can simply pick up the phone and call three businesses with whom they are personally familiar and determine if the purchase is the "lowest and best" value for the state (p. 33). It quickly becomes apparent that if the minority business does not have (1) a personal relationship with a buyer or (2) a history of providing services to the state, securing business with state agencies can be difficult if not impossible.

Clarence also provided insight into the internal struggle inherent in operating as a minority entrepreneur. "It is like you're living on the edge…constantly ...everything I do is scrutinized; any misstep is a perceived indication that they should not do business with me." Clarence said that he learned very early to always put his best foot forward in every aspect of his business as he felt that if he did a poor job, the contracting officer would be reluctant to hire any other minority firms.

These dialogues made it abundantly clear to me how grateful we all should be that so many endured and learned how to negotiate the business world without fear or trepidation. Through self teaching, these entrepreneurs learned how to navigate the business world which helped pave the way for so many other minority entrepreneurs.

All of the interviewees are considered successful and held in high esteem in their communities.

The role of SDL in this theme is clear. Rather than succumb to the perceived disadvantage of their race, these successful minority entrepreneurs learned ways to place themselves on the sidelines yet continue to serve as the brains behind the successful operation of their businesses. They learned ways to remain behind the scenes or hidden and let the spotlight shine on the business rather than on them as the individual operating the business.

Theme Two: Making a Self-Directed Learner

A common theme in the conversation with the interviewees was that their learning began long before their formal education. Generally coming from large families, the interviewees were supported by a strong family unit. As they discussed the influence of family, the interviewees described their mothers and fathers as the chief dispensers of love and care in the home as they were growing up. Both parents equally exerted influence in terms of instilling a strong desire and ability to be in control of every aspect of their lives including their learning.

The extent to which the interviewees held strong ties to their families was eloquently illustrated by Mary when she stated, "For everything that I am today, I can thank my father." Angel also indicated a reverence to her family when she described the significance her family placed on honesty, autonomy, and self-evaluation. The interviewees discussed how their parents protected and supported them, yet encouraged them to make a way for themselves in the world. This narrative provides insight into the unique ways in which parents of children of color prepare them to live,

survive, and succeed in the world into which they were born. While what the interviewees learned from their parents varied somewhat, there were distinctive constructs in the data that highlighted the parent/child relationship and how this relationship fostered SDL. The interviewees internalized the SDL practices exhibited by their parents which they believe facilitated their resiliency in the face of relative deprivation. Interestingly, none of the interviewees mentioned any direct advice from their parents about coping strategies for racial bias. Rather, the parents simply fostered a love of self that they suggested to their autonomy.

Self-learning patterns characteristically began before they entered school. This style of learning, therefore, came to constitute a major component of what it meant to be a "self-directed learner" throughout their lives. Themes in this construct included "investigating their personal interests very early," "being a self-sufficient child," "handling my business early on" and "my parents as my biggest fans."

While the interviewees described their lived experience with SDL, they did not talk about an awareness of a deliberate effort from their parents to make them self-sufficient. They stated that they did not believe their parents were aware that their relationships with their children were the precursors for SDL techniques; their parents simply believed they were instilling very valuable life lessons in their children. By virtue of displaying personal initiative at an early age, many of the interviewees developed certain SDL characteristics that they continue to use as they operate their businesses. Attributes such as an enthusiasm for learning and adaptability describes how these entrepreneurs exercise control and continued success in their businesses.

Lloyd described how it was his parents who taught him how to make wise decisions as a child and to accept the consequences when he did not. Lloyd stated, "I always understood that if you do the right thing, play by the rules, exercise common sense and play fair, you can be anything you want to be. That has always worked out for me. My mother taught me that." Knowles (1975) stated that self-directed learners diagnose their learning needs to evaluate learning outcomes.

Preston, Robert, Susie, and Mary spoke enthusiastically about the influence of entrepreneurial parents. Mary said, "I didn't know it at the time, but because I had the opportunity to watch him successfully manage his business, I too, am a successful entrepreneur." Like the other three, Mary felt that growing up in an entrepreneurial home gave her early exposure to the operation of a successful business and that is what helped her become successful as an adult. Mary also said that it was her desire to protect the family's wealth as she experienced her father putting in extremely long hours to ensure the success of the family business and the financial stability of his family.

Angel also echoed this same sentiment when she discussed the influence of her mother on her success. Angel said that her mother was always her greatest role model and advocate. She said that her mother was a homemaker; she was brilliant and always focused on her. She said her mother always talked about her as if she was going to be very successful in life but at the same time reminded her that it would be based on the choices she made.

Preston referred to his entrepreneurial parents and grandparents in terms of the feelings of self-empowerment and pride they inspired in him. He did not recall

making an overt decision to go into business, but stated that he was steeped in what was going on around him and wanted to model his parents and grandparents. These findings are consistent with Habbershon (2006) who found that success in minority entrepreneurship can be attributed to a transgenerational component or family tradition which is evidenced in all communities but particularly the Native American, African American, and Hispanic communities for many years. He suggests that elders bestow their learning and self-empowerment to their youth through brilliant, oral narratives like precious heirlooms passed down from generation to generation. Preston described how he internalized entrepreneurship when he said:

> I'm a fourth generation business person…so what preceded me going into business, I wouldn't even know where the starting point was, because I grew up in business and uh, my father was a business person, as well as my mother as well as my grandfather, well both of my grandfathers were as well as my great grandfather who owned a barbershop in Champagne, Illinois. There were obviously so many obstacles in operating a minority-owned business, but we just proceeded as if we were any other business. To give you an example of one, we had a company wanting to buy our business and when we were unwilling to sell, they started contacting our suppliers and customers telling them to not do business with us. Well my father went down to the restaurant association and walked right in and started talking about what they were trying to do to us and the owner of that restaurant was sitting right there and never said a word about it. I was so proud of him. People think that you're not as good or not as smart, but we were always out to prove that we were. In other

> words, my father could play that game as well as that other guy could. And he had to show them that he could. Watching my father was enough for me—he was a "man's man."

Robert also discussed how his mother had carved out a path for him to pursue his entrepreneurial dream. "My mother led an unselfish life, she was able to give and give, but was still able to be successful in her business and her store flourished." He said that as a young man growing up he witnessed his mother interacting with her customers that she had coming through her grocery store in 1979. He said that women only really became entrepreneurs in the early 1970s so to see his mother operating a successful store empowered him to believe he could also be an entrepreneur. While discussing how his mother influenced him to go into business he said:

> Well, I knew it was time for me to do my own thing, because I had made a lot of money as an employee for someone else, but when I thought about my mother, I knew I wanted to expand my horizons…my mother once told me that, "This world is basic, it's very simple. If you set up a system and remain disciplined, the last thing you have to do—which only about 20% of the people do—is take action." And I have always been an action-type person, when it comes to sports, to religion, when it comes to business…and that comes from my inner self with a little help from my mother.

In keeping with this theme, Susie mentioned that although her mother was a professional woman, she also operated a daycare business and through watching her take care of her business and seeing her joy, she wanted to pursue her own business. Susie stated, "I hail from a very proud family, one that is very proud of their

background. My mother never allowed me to have an inferiority complex, as a matter of fact she was arrogant. I believe that is some of the reason I was successful in my business."

The construct of the parents teaching their children how to be self-sufficient as a precursor to SDL is evident from the beginning to the end of the study. This common experience for the participants centered on both observing and interacting with their parents. Both parents created learning environments from which the interviewees garnered valuable knowledge relative to independence and the ability to determine their own fate. Their experiences included the development of a strong emotional bond where their parents were positive and supportive, listened to them attentively, engaged them in daily loving conversation and taught them that they could be anything they wanted to be. They believed that this interaction with their parents equipped them psychologically to engage in SDL, as they became adults.

Theme Three: Reacting to SDL Triggers and the Organizing Circumstance

Although early entrepreneurial initiative was a central theme among the interviewees, several interviewees identified a distinct moment at which they decided they were going to launch their business. From the SDL literature, the organizing circumstance **(**Spear and Mocker, 1984**)** helps explain the impetus for engaging in SDL. The authors suggested that this impetus can sometime lie beyond the consciousness of the individual and often does not take place in a pre-planned, step-by-step fashion. The invariant constituents in this theme were "that was when I knew," "the opportunity presented itself," "I needed a change" and, "I realized I could use my experience to work for myself." The interviewees described how specific

incidents helped them realize that they could have direct control over their personal and professional lives. Spear and Mocker suggest that the circumstances surrounding engagement in SDL fall into four categories: (1) a single event/anticipated learning, (2) a single event/unanticipated learning, (3) a series of events/related learning, or (4) a series of events/unrelated learning. The following excerpts from the interviews describe Spear and Mocker's first category of a single event/anticipated learning.

Susie said that she had always been interested in going into business for herself even as young girl without ever considering the difficulty or the impossibility of the idea. She said, "As a young girl, I would project or think about my personal worth in the future, and it would always be great." Further she stated, "I also wanted to apply some of the things I saw my grandfather do in the convenience store." Susie wanted to reap the rewards for her own particular ability and capacity. She said that she would then ask herself, "Do I really want to do it, what kind of business do I want to go into, who is going to help me….then I realized it all begins with me." Interestingly she stated that everyone is a good businessperson "in their own mind."

As an adult and after several years working as a housekeeper for a wealthy lady in Baltimore, Susie and her husband bought into a Jani-King franchise. They decided on this particular franchise due to the low cost entry fee of $5,000. For a franchisee, Jani-King provided the business model and all of the amenities offered to franchisees. After three years of operating the franchise, she and her husband decided to open their own janitorial business. Without the support of the Jani-King management, she and her husband had great difficulty in operating their own business.

Susie explained how she enrolled in a class at the local vocational school which is what Spear and Mocker (1984) suggested as a single event/anticipated learning event:

> I knew a little bit about business from watching my grandfather run his convenience store and from working for Jani-King for a couple of years, but it was nothing like operating your own business without any support. So my ex-husband and I did take a course in operating a janitorial business. The course helped us to understand how to charge the clients for different things, because that's important. For example, if you tell some company you're going to shampoo their carpet…well you need to know per square foot how much soap you're using and how much water it's going to take to get that amount of soap out of the carpet. And that is both time and money that you are investing. With Jani-King we didn't have to know how to do any of that. We had no idea how to charge people so we took a class at the technical center.

This is a clear example of an organizing circumstance. Susie described how she and her ex-husband enrolled in a class at the local technical center (single event) and learned how to operate their own janitorial business (anticipated learning).

Another example of the (single event/anticipated learning) organizing circumstance is found in Angel's story as she described how she began teaching herself how to typeset on her children's computer after they went to bed for the evening She began her typesetting business in her home so that she could spend quality time with her family. .

Following is another clear example of an organizing circumstance. Although Angel had some basic knowledge about typesetting, she did not fully understand how

to operate cutting and binding machines. Therefore, she paid a printing company to train her (single event) on the use of the machine (anticipated learning). Here are her words:

> As my business grew, I realized that I needed to know far more than just how to typeset. The majority of my corporate customers needed high-quality materials that required special papers and binding materials. Training on the binding machines comes at an additional cost, so I paid another printing company (single event) to bring me up to speed on how to operate the equipment (anticipated learning).

Spear and Mocker (1984) suggest a second organizing circumstance which is the single event/unanticipated learning. Irving discussed how he learned to expand his business after an exchange with a professional mentor. He scheduled a meeting with his mentor to discuss his current business operation (single event). During this meeting, he explained to his mentor that a contractor had offered him a business opportunity in an area in which he had no experience. Irving explained to his mentor that he declined this offer from the contracting officer. His mentor explained to him that he did not have to confine his business operation to what he already knew; he could simply subcontract or hire someone with the necessary expertise (unanticipated learning). Here Irving describes his conversation with his mentor which is an example of single event/unanticipated learning:

> Well, there was gentleman named Leroy Tombs…he was the one that put together the 8(a) plan under the Nixon administration with Bob Dole. He had a janitorial business and a business that did food service and looking at that he

> taught me that I needed to diversify, I needed to branch out. So I marketed myself. And then I started having contracting officers calling me saying, "Can you do this?, Can you do that?" And when I would get offers I would tell contracting officers, "Well, you know we're not in that business." But when I told Mr. Tombs that he would ask me, "Well, can you find someone who is, anybody you can partner with?" He helped that light bulb come on…and I realized I don't have to lay the asphalt or haul rocks to get a construction contract. As long as I can find someone who can furnish the asphalt and the guy that can lay it…I can get this contract.

Spear and Mocker's (1984) third type of organizing circumstance, series of events/related learning, is found in Clarence's description of his SDL. Clarence discussed his experiences as a young man who began his career in law enforcement as a campus security officer at Norfolk State University. Clarence described a series of events that served as the precursors to his SDL activities:

> I worked as a campus police officer for the police department where I had to keep the students in line during sorority and fraternity parties. The students were not able to have a party unless one of us was present. Surprisingly, it was the girls that were always fighting rather than the boys.

His work as a campus police officer was (event #1). After graduating college, Clarence continued his career in law enforcement in Baltimore, Maryland. As a result of his outstanding service, he was eventually promoted to a position with the Federal Bureau of Investigation (FBI) with the highest security clearance (event #2). The bombing of the World Trade Center in September 2001 (9/11) created an

overwhelming demand for security assessments, systems, and sensors for local businesses post 9/11 (event#3). All of these learning events are connected or related to an entrepreneurial venture in law-enforcement (related learning) and a firm Clarence eventually launched.

Clarence's full-service security company provides government and private individuals with security solutions and guard services. His training garnered during his time with the FBI provided him with the expertise necessary to blend technology with surveillance techniques and subsequently provide customized security packages.

The fourth and final organizing circumstance is the series of events/unrelated learning. Robert's engagement in SDL derived from a series of events that were completely unrelated to the operation of an alcohol and drug rehabilitation counseling business. He assembled random bits of information from his childhood and developed a genuine concern for others from watching his mother operate a successful neighborhood grocery store, where he remembers she was always very gracious to her customers. He felt that watching this behavior in his mother instilled in him a sincere appreciation and empathy for others (event #1 unrelated related – an appreciation and empathy for others). As a result he said, "I never compromise on treating people fairly and with dignity….everybody has great value." This attribute he believes allows him to be very understanding when dealing with drug and alcohol patients (event #4 – unrelated learning – a compassion for others).

Further, from the age of seven, Robert and his father cut yards each summer. He speaks very fondly of his father and attributes his character, high morals, and work ethic to his parents (event #3 – unrelated learning – development of a strong work

ethic). He said his parents always reassured him that he could compete on any level and with anyone.

> You know, I was never intimidated by anyone. Even though I was often the only minority student in my class, I wasn't scared because I knew I could compete with anybody. I was never afraid when called upon to answer a question, because I had studied and could answer anything the teacher asked. We were not poor, but we didn't have what some of the other families had…didn't make me any difference; I knew I was smart (event #4 - unrelated learning – development of a strong belief in himself).

As a young man, he very quickly learned that if he did a great job early in the day he would then be able to have more playing time in the afternoon (event #5 - unrelated learning – there is a return for hard work) . He has carried this attitude throughout his career and today he operates a successful alcohol and drug counseling center and enjoys a yearly operating budget in excess of $3 million.

His business is a very successful rehabilitative counseling business and he recently opening his second location in a suburb of Oklahoma City. The business offers counseling services for individuals with drug additions or psychiatric disabilities. The business also offers enrichment programs for disadvantaged youth.

This construct of a clear organizing circumstance was also detailed in the narratives of Irving, Preston, and Susie. Irving said that he knew as early as the age of 8 that he was going to be an entrepreneur. He said, "Even though I was just a boy, I knew that there was so much wrong in the world that if I was ever able to be in a financial position to help somebody...that was my calling...that was what I was

supposed to do with my life." On one occasion as a little boy in New Jersey, he witnessed police officers removing a homeless man from the street. He said he felt powerless and immediately thought to himself that although he couldn't do anything about it now, he could prepare himself to make a difference later in life. This sense of powerlessness was his organizing circumstance.

Similarly, Preston said that he always had a strong sense of himself and that derives from both of his parents. He said that his grandfather taught him how to wire houses "to code" by the time he was eight years old. On many occasions local homeowners and business people would come by his house at all hours of the night and ask his parents if he could come and look at their wiring if they were having problems or before they turned on the electricity for the first time.

Although Preston is a fourth generation business person, he said that there was a distinct moment in his life when he realized something that made a major difference in whether or not he would be successful as the president of the manufacturing firm. He described this moment as one in which he learned that it was important to appreciate different ideas and perspectives and to always measure the "upside and downside" of every decision. He believes this life lesson helped him and his brother successfully maintain his father's business which eventually grew into a multi-million-dollar company.

Preston stated that when he and his brother took over management of the company, many of the former employees were apprehensive about his leadership style. He describes it as a time of uncertainty for the employees of the firm. Here he

discussed how he and his brother learned to make a smooth transition to leadership positions:

> Well, I actually took over the business with my brother. It began as a major corporation that eventually became a partnership. My father actually started the company, but it was my brother and me that actually developed the business over the years, but when I say, "restart" that's what I mean because it actually went broke and my brother and I had to start all over again. All of the people there questioned every move we made. But when I started listening to them, some of their ideas were good.

Like Preston and Robert, Susie is also the product of generational entrepreneurship and clearly remembers an organizing circumstance for her decision to go into entrepreneurship. She decided to launch her business after watching her grandfather operate his local neighborhood store:

> My grandfather had a successful corner store in Baltimore, Maryland. There were so many corner stores in our area, but his was the best and survived for over 40 years. He provided for all of us off that business. The community loved him and trusted him. He would extend credit and when the bill came due, if they couldn't pay he would take services or other products instead of payment. I remember one time he caught me laughing when a man came to pay his bill with meat from his deep freezer. When the man left, my grandfather scolded me severely. I know that just watching his people skills and how he handled business made me want to start my own.

Dissatisfaction with the status quo was the triggering event for engaging in SDL. Having tried a variety of unsuccessful maneuvers, SDL was the mechanism to move them forward to success. By exploring insights as to how the interviewees dealt with their dissatisfaction, we can better understand how SDL relieved their discomfort. As an example Felton stated that, "I just wasn't pleased with the way things were going in my job." Here Felton describes how he took personal responsibility for his future:

> Directly out of college I started working for the Federal Government and as an eager young man, I felt like there was tons of opportunity, and I was excited and felt very fortunate to have the opportunity to work for the federal government. I quickly recognized that as you go higher in positions, the amount of available positions became fewer and fewer. And when I, as a black man, competed for those positions I would not be selected even though I knew that I was qualified for them. But you know there were only so many positions and the pay would be very minimal, so I realized very early on that if I was ever going to achieve my goal of making what I felt like I was worth, I needed to investigate various business opportunities and become an entrepreneur.

For Lloyd, his dissatisfaction derived from the many years he worked under the control of the U.S. Government. Following a prestigious military career, he opened the first minority-owned real estate firm in the county. Here he describes his experience:

> I really decided to try my own business before I retired from the military. Once I retired, I found that because of my education and training in housing

> during my military service, I just made a decision that I would do my own thing. I had worked under the control of the United States government for 20 years, and I decided that it was time to go out and do something on my own without the burden of the federal government on my back. Real estate was the logical choice of course because it seemed to be the easiest most lucrative business for me to get into.

Guglielmino (1977) identifies several psychological qualities involved in readiness for SDL including initiative, acceptance of responsibility for one's own learning, and a tendency to view problems as challenges rather than obstacles. The most significant theme related to SDL was the tendency for these successful minority entrepreneurs to view obstacles related to their race as a challenge rather than the end (Merriam and Caffarella, 1999). All of the interviewees described how they learned on their own to circumvent the problems associated with operating a "minority-owned" business.

Theme Four: Identifying Outside Resources for Learning

All of the participants in this study identified outside resources for learning which Guglielmino (1977) suggests are a significant part of SDL. They learned to create simple social networking systems that enabled them to connect with others, remain connected and leverage those relationships. Their social networks generated strategic alliances that positively influenced the business bottom line. The invariant constituents in this theme were the importance of networking—you've got to know somebody, find somebody that is willing to help you—and the importance of forming alliances.

Mary described the importance of securing outside resources throughout the operation of her business. Her experience offers an example of how a successful, minority entrepreneur dealt with the difficult job of developing the kind of public/private partnerships that could assist her in moving forward:

> All of my life, my family has complemented me on how great my networking skills are. I know I developed these skills as a result of my parents putting me in so many different and new situations as a young girl. For me, networking has been a survival technique.

Mary recalled that she didn't truly appreciate how powerful this professional networking tool could be until she had the opportunity to secure a government contract during the Bush administration and had to attend Business-to-Business conferences in Washington D.C. "You've got to know somebody," she said. "And you have to be comfortable working with people that don't look like you and make them feel comfortable about you at the same time."

To Irving, the development of internal professional relationships is also very important. He stated that when he started his company it was very important to him for all of his employees at every level to "get acquainted." This he said was important because oftentimes his managers make countless decisions that affect the worker bees and many times they are not thoroughly familiar with the task at hand. Irving believes that it is important for all his employees to have a mutual respect for each other, to be fair, and for all of his employees not to fear him or his management team.

Felton talked about the importance of external business and professional relationships as a priority and a key to his success. Here he speaks of a banker who

assisted him with securing financing and the preparation of his loan proposal to the bank:

> I think the one person that I'm consistently getting education from is one of my bankers. He is very experienced on the commercial banking side, and he is the only minority banker I know that is willing to explain everything to me and let me know, "this is what you need to do to get approved or this is why we're going to deny you." He says, "If your numbers aren't here, we are going to deny you." Most bankers will take your numbers, take it to the board and the decision is you're approved or you're denied just like that. This banker prepares me, he tells me, "These are things you have to do over the next two years, this is where your numbers need to be, this is what you need to have in savings and these are the reasons we will definitely deny you." He doesn't just take your proposal to the board and let you fall flat on your face, he'll come back and say, "Felton, come back in six months, do these things in the meantime and then I'll get you through." I've never been denied when I work with him, because he prepares me. And this is what minority businesses need…somebody that is willing to help us, particularly, when you're working with limited capital or don't have anyone backing you that has an unlimited bank account.

Felton recognized that his business relationship with the banker although intangible had very tangible financial value. He expressed that "it was hard to believe that I didn't know everything I needed to know to get my loan approved because I'm very impressed with myself." Felton said that he now recognizes that forming the

right kind of alliances has been key to him securing the necessary financing and subsequent expansion of his business operation.

Lloyd said, "Most people don't realize how much control they have, because if they did they would act on it." To Lloyd, SDL meant securing the necessary outside resource to control the outcome of his test for his realtor's license:

> I again, was the first minority realtor in this area, full time anyway. One lady, when I told her I was getting into real estate, she laughingly told me that I couldn't pass the test. Those were her exact words to me were "you've got to pass the test first." My response was to ask her, "Did you pass it?" She said, "Yes." Then I said, "Well I won't have any problem at all because I can look at you and tell I'm smarter than you are." And so I bought all kinds of practice material for that test. But it was my wife that helped me. My wife and I spent every evening prepping for that test...and I aced it. When I passed, that lady eventually apologized, and we became very good friends after that.

Angel's outside resource was a lady at her church. She described this lady as being important in the launch of the typesetting business and instrumental in keeping her in "good graces" with the Internal Revenue Service:

> I floundered on the front end primarily because I tried to figure it all out by myself. I had a mentor…and still have a mentor—an older lady at church. I think it's very important no matter how successful a person becomes as an entrepreneur that there should always be a mentor involved in that process. From the mentor, I think number one is accountability especially as an entrepreneur, I think sometimes you get lost in the checks and balances and

> can create problems with the IRS, so mentors should be used more as accountability. My mentor really taught me the sense of accountability and how important it is, the principles of being a better manager of my business…a strong manager.

Clarence reported that he visited an Oklahoma Small Business Development Center and developed a close, personal relationship with the director. Funded by the Small Business Administration (SBA), small Business Development Centers offer management and technical assistance for potential entrepreneurs. When asked to elaborate on relationship Clarence stated:

> When I started there was one person who really, really helped me and that was Mr. F. During my first meeting with Mr. F., I asked him have you seen the guy on TV, the one with all the question marks on his jacket who says there is government money, well I want some of that government money and he said, "It doesn't exist. Nobody's going to give you something for nothing. You have to do your own proposal, you just can't walk in fill out an application and say, "I need money." It's a long process…and so he was the one that was very instrumental…he was the very first person I met who put things together for me. I knew law enforcement, I always have. But Mr. F. made it all make sense.

Irving reflected on his experience with an outside resource. He also described his relationship with a professional mentor and what he learned about partnering with other businesses to secure contracts. All of the entrepreneurs described how they used

SDL to secure outside personal and professional resources. These relationships were very effective in helping to move the business forward.

Theme Five: Taking Personal Responsibility

All of the interviewees described the ways in which they took personal responsibility for their own learning and the associated payoff. This was reflected in the manner in which they described how they received a high degree of pleasure from taking care of themselves and positively impacting those around them. Felton described himself as an individual with a "dominate personality." He stated that he is personally responsible for his welfare and does not necessarily need outside influence to take the next step. In the dialogue I excerpt below, I asked Felton to describe a particular instance where he used informal learning to accomplish a task. He paused for a minute before stating that no one had ever really steered him in the direction of entrepreneurship, he just knew that it was something that he wanted to do. He said he quickly realized that he would have to learn everything he could about money for himself. "Your money should work for you" Felton said. "I learned that on my own." "I knew that with manual labor, my body could only hold up so long and then what was I going to do?" He further explained that entrepreneurs must teach themselves how money works:

> If you're going to be an entrepreneur you need to educate yourself in the money areas…because money is something that traditional educational facilities don't teach you about. You basically have to jump in the water and get the feel for it and make your adjustments. You have to consistently educate yourself on how money works. Because lack of education in the

money areas will definitely create issues and problems so …yeah…you need to be up on interest rates, lending practices as well as taxes. I had to learn for myself that if I spent money on something I didn't really need, I might as well stand over a trashcan and tear up the $20 or $100 dollar bill and throw it in the trash. You know it's the same thing don't you! But I had to learn that on my own…nobody taught me that.

Felton went on to describe how through SDL he gained an understanding of how to make more than a million dollars. He stated that he had read several books on how to make the first million, but no books on how to make more than that. Here he describes how he learned to make more than a million and the subsequent payoff:

The people at the top really don't want to teach you how to get to the top cause there will be more people at the top and they don't want that. For example the 'American Dream'…and I'll tell you who created the American Dream…the people at the top created the American Dream to keep the people at the bottom and middle…at the bottom and in the middle! Everybody dreams of being middle class, no one discusses being upper class because the people at the top tell you the American Dream is to go to school, get a good education, buy a house and two cars, get a good job…and life is great! Well that's the middle class; they never teach you how to be an entrepreneur, get this business…you know compete with other businesses …because that is upper class mentality. The reason they don't want to teach you this…is because they want to keep you in debt, they want to keep you going to work from nine to five…they want to keep you thinking that it's a great achievement to make $80,000/year…the

> same way that you make $80,000/year Nancy…most Americans if they had the exposure and the self-education could make $800,000/year or $8,000,000 a year, it takes the exact same effort! But no one wants to teach it….especially the guys at the top because they want to keep the information, so I taught myself.

Brockett and Hiemstra's (1991) Personal Responsibility Orientation (PRO) model reflects Felton's sentiment. They suggest that self-direction in learning encompasses two processes (1) an instructional method e.g. SDL and (2) a specific personality characteristic of the learner e.g. learner self-direction (Merriam and Caffarella, 1999). With regard to the first process; the instructional method "an educational agent or resource often plays a facilitating role" (p. 24). Mary described how she sought out the expertise of professional and or community leaders as the educational agent to assist in the launch of her business.

Mary said that she had to teach herself how to foster partnerships, organize the business, and secure money from wealthy individuals to keep the business going "Once people put their faith in me, I had to show them that they made the right decision." She said that she made it a point to be in the company of people who could help her. "Being introduced to so many new and different people with whom I could possibly conduct business came natural to me because my father could also blend with anyone. Being able to blend into any group is a survival technique that just comes natural to me." She elaborated further:

> Here in Oklahoma, it is just unthinkable that an Asian woman with a liberal mindset could be the chair of my organization or could be the owner of a retail

clothing store or could be anything that I am now. But I learned not to let my political persuasion, color, address or anything else stop me from being in the company of those that could help me. I am very resourceful. If I can't do it, I guarantee I know someone who can. I think you have to be a self-starter…and I think all successful entrepreneurs are self-starters; they see the vision, see the need, and know what direction to move. I also think if you're not a self starter…I think you're looking for someone to manage you or give you focus, give you direction….if that is the case, I don't think entrepreneurship is the avenue that individual should take.

This personal responsibility orientation also manifests in Irving's statement that, "Education is great, but alone it doesn't get you there." As demonstrated by his quote, Irving believes in the power of formal education, but also recognizes the importance of informal learning and taking personal responsibility for your future:

Well of course, my value system, my attitude towards bringing people to the Lord and some of my entrepreneurial skills I got outside of the classroom and from other people. But I certainly don't want to minimize the importance of formal education, because I believe in that too, otherwise I wouldn't be getting my doctorate. But my daily experiences, the influence of my parents, neighbors, and mentors also have an impact as well. Certainly in the ministry, you have to take responsibility for your own actions and realize how everything you do affects others. I learned how to craft a vision and mission statement for my business in the classroom, but as far as articulating it and

getting it over to your congregation, your employees, and the buying public—you learn that on your own.

When I asked if he thought personal responsibility and goal setting contributed to his success he noted:

I would say they both contributed. I don't think one helped anymore than the other. A lot of the foundation I got from business courses, but there are certain things you can't learn from formal classes or a university setting, for example how to be responsible for your own business and all of the people. For example, if we don't earn enough money any particular month, I go home without a paycheck. Not my employees because not only does that break all labor laws, but it's the wrong thing to do. So I make sure I'm personally responsible for cutting checks to my employees whether I am going to take home a check or not.

Ambrose stated that school taught him how to go into business, but not how to get out of business without losing everything. Ambrose describes his SDL not in terms of how he got into business, but rather how he recognized when it was time to get out of business without losing everything:

Well…after finishing college at Central State and receiving my degree in Business and after working on a number of economic development projects in the community and actually after a little bit of frustration in seeing what we did not have in the minority community in terms of businesses..I thought..I have a vision and I am going to take it upon myself to show everyone how it should be done. This was really my motivation because I worked in the community in

> economic development and part of my job had to do with advocating for Native American businesses to be developed in the community. And after some time of doing that some frustration came about because there was not a lot of evidence of business ownership among minorities, and I thought I would try it out. I had an idea or vision. During this particular period the small business administration was seeking out opportunities to develop minority businesses, and I applied along with a silent financial partner. But you know when those major office supply companies came along…and coupled with the oil bust here in Oklahoma, I knew my time was up. School didn't teach me how to go "*out"* of business without losing everything…I had to teach myself that.

Clarence's idea of personal responsibility is found in his statement, "I found out there were so many things I could take care of myself." It was evident to me throughout our interview that Clarence was indeed a man that was personally responsible for his own learning. For example, he talked about all of the money he wasted hiring professionals when he could have completed the business start up tasks himself:

> It was very difficult when you didn't have a lot of money, we were making the mistakes that everybody makes when starting a business. We were told things, you have to get registered with the Secretary of State, there was always someone there saying I'll take care of that for you, so we made the mistake of having an attorney, an accountant..when a lot of things you can do, you can do

> on your own and you didn't have to pay out a lot of money for those individuals to take care of stuff for you…things you can take care of yourself.

He explained further:

> It took me almost four or five months and what opened my eyes to it was going to these different small business chambers, business development centers and people like you…they were teaching us stuff, how to do things..and I always thought you had to pay someone to do that for you. But they taught me how to do it for myself.

Again, Felton shared with me that he always dreamed of being a millionaire. However, he understood that if he wanted to accomplish his goal of becoming a millionaire by the age of 50 he had to understand the power of money. "Nobody is going to tell you how to be a millionaire. You can always find books on how to make a million, but never on how to make *more* than a million." He quickly realized that self-study was the only way to understand more of what he needed to know to get there:

> Like I said, I've always had a lot of interest in being in business, always *excited* about the possibilities, but I had to ask myself, do I really know enough, so I started talking to people, started to read finance books trying to understand how money works. I think one of the greatest mistakes people make is to figure that once you get into business, you're smart enough to know everything already and figure everything out on your own. Some folks believe they can do it all, fill the role of financier, manager, president, and everything

else, but it just doesn't happen that way, you have to study and find out for yourself.

This comment reveals that Felton recognized that he didn't have enough information to proceed with launching his business and therefore engaged in self-study to understand the how to make his money work for him. Felton's responsibility has been recognized by his church members as well. He attends church regularly, participates in many of their outreach programs, and is very active in providing leadership in the church's multi-million-dollar building projects. The minster and congregation depend on him and trust that his entrepreneurial knowledge and expertise will assist them in completing all of the upcoming building projects on time and on budget. What I gathered about Felton from this exchange is that he is an independent person who takes personal responsibility for his own success irrespective of the expectations of others. Here he describes how he became personally responsible for learning the connection between money and being successful as an entrepreneur. Felton sees himself as personally responsible for his own success. He understands and values the importance of money, but only in terms of it being necessary to make more money.

Preston stated, "Everyone can't afford the academic environment, so you have to take every opportunity to educate yourself." Preston described how he identified and enrolled in formal training classes at no cost.

Educate, educate, educate…again…not necessarily the academic environment, certainly not everyone can afford that, but take advantage of every opportunity

to educate yourself, some classes are free of charge and some charges are very minimal. You've got to learn something before you launch out on your own.

One common characteristic that I see from the interviewees is that through self reflection of their learning experiences as entrepreneurs, they were able to completely take charge and take ownership of their learning. They were able to identify the cause of their challenges and use SDL to find ways to navigate through those challenges.

Chapter VI

Discussion and Summary

The primary purpose of this transcendental, phenomenological study was to explore the SDL of successful minority entrepreneurs. A secondary purpose was to describe the nuanced ways in which SDL influences entrepreneurial success. A final goal was to provide educators and practitioners with an alternative to traditional business development activities. In Chapter I, I defined SDL according to Knowles (1975) and provided the significance of the study. In Chapter II, I reviewed, contrasted, and compared the relevant literature on SDL and entrepreneurship. In Chapter III, I explained transcendental phenomenology and the appropriateness of this methodology of inquiry to this study. I also reviewed the history of phenomenology, discussed key concepts and contributors and described Moustakas's (1994) data analysis techniques. Chapter IV revealed the textures and structures of the lived experience of SDL for my interviewees and Chapter V discussed the thematic findings. In this final chapter, I will reflect on my findings and point out the implications for practice, future research and the importance to the field of adult and higher education in addition to individuals considering entrepreneurship. Finally, I offer a concluding statement.

As I explored how my 10 interviewees described their experiences with SDL, I found that they endowed it with a variety of attributes, e.g., the desire to assume personal responsibility for their learning, the ability to seek outside resources, mentors, and supporters when necessary, a strong capacity for originality of thought,

and a profound determination to be successful despite any obstacles associated with their minority status.

The entrepreneurs' overall experiences with SDL suggested that circumstances and inner drive are the twin ingredients that fuel engagement in this type of informal learning activity. Circumstances and inner drive surround the entire self-directed experience and became apparent in several readings of the transcripts. These two constructs reflect the rationale, motivation, and impetus for engagement in SDL.

Comparing and Distinguishing Findings from Prior Research

Given the current economic climate and escalating resistance to minority business assistance programs, I was particularly interested in conducting this transcendental, phenomenological study on how minority entrepreneurs critically reflect on their SDL and to what degree they attribute their success to this type of informal learning. I found that all of the interviewees attributed their business success to a number of factors, including various forms of SDL.

Their experiences were reminiscent of the SDL literature, including a clear catalyst or organizing circumstance (Spear & Mocker, 1984) surrounding their decision to launch a business. Processes of self-initiated learning activities evolved (Kasworm 1983, p.1) and their personal need for achievement was precipitated by previous generations of successful entrepreneurs. This study fills a gap in the literature as we are able to hear the voice of the minority entrepreneurs personally describing their SDL.

In this study, there were several substantiated connections between the literature and my findings. According to Spear and Mocker (1984) there is almost

always an unanticipated triggering event or organizing circumstance that proceeds SDL activities. The organizing circumstances for launching their businesses were described by interviewees and included the following: a) growing up in entrepreneurial homes, b) disappointment at being passed over for promotions, c) the desire to have new clothes to start school, d) dissatisfaction after many years of employment.

The results of this dissertation represent only the meaning of SDL as described by 10 racial minority entrepreneurs living and operating in Oklahoma. As such, the findings cannot be generalized for all minority entrepreneurs throughout the country or even in the next state. The study could also be undertaken by interviewing minority entrepreneurs that have not advertised in the Oklahoma Minority Business Directory or those that have not opted for any minority business recognition.

Also, after several conversations with my doctoral committee, we determined that I would not specifically state that I was exploring the "self-directed" learning aspects of the entrepreneurial journey. In retrospect, an interview protocol could be enhanced to clearly describe the phenomenon of interest, be more specific about my intentions, and subsequently allow me to obtain more information on the SDL of this particular population. Finally, these findings represent only the experiences of minority entrepreneurs that are operating during the current U.S. recession and only those with whom I have personal contact.

Relative to the strengths of the study, my insider position as both a business consultant for minority entrepreneurs and as a racial minority added some strength to this dissertation in that our shared experiences with business development allowed me

to establish a comfortable relationship and subsequently elicit rich, meaningful information from my interviewees.

Implications for Future Research

As evidenced by the literature review there are few academic publications on the SDL of minority entrepreneurs. Oftentimes the focus is on the external variables that influence success rather than internal variables associated with the success of minority businesses (www.mbda.gov). As minority business failure rates increase despite the research focus on external variables, perhaps the focus should be redirected to internal motivating factors that facilitate entrepreneurial success. A more racially diverse population and statistical evidence supporting the country's ever growing dependence on small businesses for new job creation also reflect the importance of qualitative and quantitative research on this particular population—minority business owners.

To be blunt, I believe the day has long since passed when some in the majority population feel guilty or personally responsible for the economically or socially deprived minority businesspersons or any other disenfranchised group in this country. Therefore, I do not believe future research on minority entrepreneurs will be a humanitarian effort or an effort to secure a good topic for a dissertation, but rather a gesture of enlightened self-interest. Inevitably, we will all come to appreciate the fact that when any one group suffers, we all suffer. Business success, quality of life, and high standards of living should be shared experiences not reserved for any particular, privileged group.

Future research on the learning patterns of successful minority entrepreneurs can also help identify patterns in learning, identify replicable activities, and assist in the development of strong business models that can be referenced in entrepreneurial training courses. One could also conduct future research on the SDL of successful entrepreneurs with a focus group rather than individual interviews. Perhaps open dialogue may evoke memories or past experiences that do not reveal themselves during one-on-one, semi-structured interviews. There may also be some value in conducting research on each racial minority group separately and then comparing the findings according to race, socio-economic class, industry, etc. Any future work in one of these areas may offer a substantial contribution to the existing literature base.

Implications for Practice

In this study, SDL had a positive, measurable impact on the success of these businesses. All entrepreneurs referred to their SDL with reverence. Each interviewee indentified challenges and the strategies that helped overcome these challenges. The findings suggest that formal minority business programs in addition to SDL activities impacted the success of these businesses. Given these insights, business trainers should take additional steps to augment their entrepreneurial programs with more SDL activities. Additionally, minority business program policy makers can take additional steps to ensure that such programs continue to provide the much needed support to this population.

Probably in no areas of American life are the needs of the minority entrepreneur less understood. Nor is there less appreciation of the full potential of this particular population than in the world of those who are attempting to eliminate

special programs for minority businesses. Almost without exception, from Nixon's passage of Executive Order 11458, which created the Minority Business Development Agency (MBDA), to President Obama's FY2012 proposed budget of $32.3 million for the MBDA, people in positions of power have treated the needs of minority entrepreneurs with palliatives, rather than a sincere effort to empower these disadvantaged entrepreneurs. My dissertation provides a better understanding of the complexities of minority entrepreneurship which can subsequently provide a more appropriate fix to the many problems that plague this population.

When one considers the ever growing minority population, the relevance of small business success to the U.S. economy, and the disproportionately higher minority business failure rates, it becomes apparent that a special effort must be made to empower this group. The theoretical and philosophical concepts of minority business programs as helpful and supportive measures have somewhat receded into the background. Some conservatives not only feel that public funds earmarked for minority businesses and programs are a drain on taxpayers, but they have gone so far as to take legal action to have these programs defunded and permanently closed (Boehner, 2011). I am suggesting that minority business support programs should be enhanced to include activities that encourage SDL rather than eliminate it.

This study revealed that despite being beneficiaries of minority business programs somewhere along the way, many were still left to their own resourcefulness and ingenuity to get their business off the ground or take their businesses to the next level. This suggests the need for comprehensive, multidimensional, entrepreneurial training programs with a focus on the technicalities of operating a business and

emphasis on the importance of SDL. Business development programs could be augmented to include learning projects, mentoring, or self-enrollment in an outside course with a focus on marketing for example. Hearing a first-person account of how SDL impacted the success of these minority entrepreneurs provided me with a magnificent opportunity to document how this population took control over their own learning and subsequently became successful.

If entrepreneurial programs can be enhanced to include more SDL projects and activities, the minority entrepreneur should be involved in the development of such programs for two basic reasons. I am proposing the use of dialogical training programs incorporated the case studies from this dissertation as a approach to incorporated SDL into formal business training programs. Dialogical approaches treat minority entrepreneurship as a unique and dynamic social phenomenon and consider the situation/context in which it is embedded. As evidenced by this study and by the nature of their business intellect, my participants have, above all others, an understanding and appreciation of the numerous obstacles and challenges faced by minority entrepreneurs coupled with a real awareness of what relative deprivation and personal responsibility means to successful business operations. This knowledge can be incorporated into a formal business training augmented with SDL.

Concluding Thoughts

I close this dissertation with the hope that the reader will have a greater appreciation of how successful minority entrepreneurs critically reflect and attribute meaning to their SDL activities. It honors the significant contributions and value of minority entrepreneurship and it is my hope that the reader has a greater awareness of

what minority entrepreneurs contribute and continue to contribute to the United States economy. Simultaneously, I am advocating a movement toward a greater emphasis on SDL activities in entrepreneurial training programs and college courses.

This study differs from others on SDL and entrepreneurship in its methods, procedures, and population of interest. I give voice to the lived experience of minority entrepreneurship through transcendental, phenomenological inquiry. I specifically detailed how minority entrepreneurs critically reflect and describe their informal learning activities and the meaning that SDL has for them.

Although the reviewed literature identified informal learning as one facet of successful entrepreneurship, I was thoroughly unprepared for the magnitude and importance placed on SDL despite the fact that all of my interviewees acknowledged the importance of formal education. Perhaps I had been too much influenced by statistical reports giving all of the credit for minority business success to affirmative action business programs. The more I listened to the voices of the entrepreneurs and heard how SDL impacts the business bottom line, the more I realized the great possibilities inherent in SDL. I have now resolved to give my business clients a bit of flexibility relative to how they reach their maximum potential or send them to formal business training sessions where self-directed values are learned.

Since the 1960s, largely based on the initiative of people of color, the executive branch and eventually the legislative branch began to respond to the special needs of minority business persons through affirmative action, set-asides, and minority business development programs. It must be observed, however, that there is an early 21st Century growing tide of resentment to entitlement programs despite the fact that

the programs are piecemeal in application and have been poorly enforced as evidenced by the 2010 Small Minority Business Enterprise Census data (SMOBE) (Census, 2010).

Referring to what constitutes the American Dream, President Obama stated, "What is unique about America is that we want these dreams for more than ourselves - we want them for each other. That is why we call it the American dream" (Obama, 2007). When we consider the fact that minority businesses continue to fail at substantially higher rates, we realize that some minority entrepreneurs view the American Dream from a standpoint of exclusion rather than inclusion. The personal stories of the entrepreneurs depicted in this dissertation describe a decline in a dependence on federal efforts and an increase in personal responsibility to the point where each minority business person profiled is considered a self-directed individual by any measure. They employed human ingenuity and self-directedness to circumvent obstacles and barriers to business success when federal programs failed.

Despite my findings, I still believe it is the responsibility of the federal government to provide programs that help disparately impacted groups move forward. It is also clear from the U.S. Census and the SMOBE data that the minority business community is the group in which the greatest need lies (Census, 2000; Census 2010). My findings suggest that it is the interaction between minority business programs and informal learning that holds the greatest promise. This dissertation offers a new and enlightened perspective by acknowledging and revealing the pluralistic nature of successful minority entrepreneurship.

I propose SDL as one part of the solution to the many complex problems faced by minority entrepreneurs. I recommend the creation of a system of business development programs and services based on an appreciation of SDL.

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APPENDICES

APPENDIX A

DEMOGRAPHIC PROFILE OF INTERVIEWEES

Interviewee	Age	Race	Highest Level of Education	Industry	# of Emp.	Annual Gross Receipts
Felton	44	African American	Bachelors Degree	Construction Management	26	$5M
Irving	54	Hispanic American	Doctoral Degree	Business Consulting	5	$500,000
Lloyd	62	African American	Associates Degree	Real Estate	10	$4M
Preston	74	African American	Bachelors	Restaurant	50+	$3M
Ambrose	65	Native American	Masters Degree	Office Supply Company	4	$300,000
Robert	45	Hispanic American	Bachelors Degree	Alcohol and Drug Counseling	5	$1.5M
Clarence	52	Hispanic American	Bachelors Degree	Security Firm	14	$10M
Angel	56	Asian American	Associates Degree	Typesetting Business	3	$250,000
Susie	56	African American	Masters Degree	Janitorial Company	4	$50,000
Mary	41	Asian American	H.S. Diploma	Retail Clothing Outlet	2	$45,000

APPENDIX B

E-MAIL RECRUITMENT FLYER

Dear Potential Participant:

My name is Nancy Alexander and I am a student at the University of Oklahoma working on a Doctorate in Training and Development. I am conducting a research study examining the self directed learning or "self-teaching" of successful minority entrepreneurs.

As you are a successful minority entrepreneur operating in Oklahoma, I would like to interview you about your entrepreneurial journey and talk with you about how you achieved business success.

I will be conducting interviews starting in (insert date). The interviews will last about 1 to 1 ½ hours and would be arranged for a time that is convenient to your schedule. Your involvement is entirely voluntary and there are no known or anticipated risks to your participant. The questions are quite general for example; tell me about your decision to start a business or what did you do to get started?

You may decline to answer any of the interview questions and terminate the interview at any time. All information you provide will be considered confidential. All data collected will be kept in a secure location and disposed of following the study. If you have any questions regarding this study, or would like additional information to assist you in reaching a decision about participation, please feel free to contact my advisor Dr. Kathleen Rager at 405-325-0548 or Nancy Alexander directly at 405-436-3807.

Thank you and I will contact you in a few days to follow up with you.

"***The OU IRB has approved the content of this message but not the method of distribution. The OU IRB has no authority to approve distribution by mass email."***

APPENDIX C

INTERVIEW QUESTIONS

I will begin each interview with an explanation of the research study, the purpose of the research and the anticipated use of my findings. I will also provide a clear definition of SDL. All interviewees by this stage have been screened to ensure they engaged in SDL. The interviews will be semi-structured therefore the exact wording and order of questions may be different. I may ask additional probing questions to expand or clarify the information provided.

The following probing questions will guide my interviews:

1. Tell me about your decision to start a business. What precipitated the decision and what did you do to get started?
2. Tell me about any particular learning experience that preceded the launch of your business that you feel facilitated your entrepreneurial success?
3. Did you encounter any obstacles or challenges along the way? What were they and how did you overcome them?
4. Describe any formal training or education you had that helped in your venture. Was this formal training or education instrumental in your success? Why or why not?
5. Describe a meaningful learning experience since you have been in business. What was the outcome of that experience?
6. How would you define success as a minority entrepreneur? And why?
7. During your entrepreneurial journey was there any individual who was particularly helpful? What did you learn from them?
8. What advice would you have for others considering entrepreneurship?

APPENDIX D

INSTITUTIONAL REVIEW BOARD INFORMED CONSENT

University of Oklahoma
Institutional Review Board
Informed Consent to Participate in a Research Study

Project Title:	A Phenomenological Exploration of SDL Among Successful Minority Entrepreneurs
Principal Investigator:	Nancy Hope Alexander
Department:	Department of Educational Leadership and Policy Studies

You are being asked to volunteer for this research study. This study is being conducted at a mutually agreeable location to you and the principal investigator. You were selected as a possible participant because you are a successful, minority entrepreneur operating in Oklahoma.

Please read this form and ask any questions that you may have before agreeing to take part in this study.

Purpose of the Research Study

Through semi-structured interviews, the purpose of this study is to explore the SDL or "self-teaching" of minority entrepreneurs and understand how this SDL has been instrumental in your success. The research question is how SDL or "self-teaching" facilitates minority entrepreneurial success.

Number of Participants

Ten (10) subjects will take part in this study.

Procedures

If you agree to be in this study, you will be asked to do the following: Participate in one semi-structured 60-90 minute interview and then participate in a follow up phone call for additional information, if necessary. The questions I will ask will be very simple in nature for example:

- Tell me about your decision to start a business. What precipitated the decision and what did you do to get started?
- How do you define success as a minority entrepreneur? Why?
- Tell me about any particular learning experience that preceded the launch of your business that you feel facilitated your entrepreneurial success?

- Did you encounter any obstacles or challenges along the way? If so, what were they and how did you overcome them?

After the transcription of your interview, I will ask you to review the interview transcript to ensure I captured the meaning of your responses to my interview questions.

Length of Participation

The total requested length of time is 1 ½ to 4 hours for interviews, follow-up phone calls and your review of my data analysis. All involvement will occur within a 4 week timeframe. If at any time you no longer wish to participate in this study; either during the interview or during your review of my data analysis, you may immediately terminate your involvement.

This study has the following risks:

There are minimal risks associated with this study. As you will be participating in an interview, you may reveal business trade secrets or proprietary information. All trade secrets or proprietary information will be held in strict confidence and will be deleted from the interview transcripts.

Benefits of being in the study are:

There are no direct benefits to participating in this study.

Confidentiality

In published reports, there will be no information included that will make it possible for others to identify you without your permission. Research records will be stored securely and only approved researchers will have access to the records. Immediately following the Summary of this study, all identifying information will be destroyed.

There is one organization that may inspect the interview transcripts for quality assurance and data analysis only. This organization is the OU Institutional Review Board.

Compensation

You will not be reimbursed for your time and participation in this study.

Voluntary Nature of the Study

Participation in this study is voluntary. If you withdraw or decline participation, you will not be penalized or lose benefits or services unrelated to this study. If you decide

to participate, you may decline to answer any question and may choose to withdraw at any time.

Waivers of Elements of Confidentiality

Your name will not be linked with your responses unless you specifically agree to be identified. Please select one of the following options

_____ I consent to being quoted directly.

_____ I do not consent to being quoted directly.

_____ I consent to having my name reported with quoted material.

_____ I do not consent to having my name reported with quoted material

Audio Recording of Study Activities

To assist with the accurate recording of your responses, interviews will be recorded on an audio recording device. You have the right to refuse to allow such recording without penalty. Please select one of the following options:

I consent to audio recording. ___ Yes ___ No.

Contacts and Questions

If you have concerns or complaints about the research, the researcher(s) conducting this study can be contacted at: 405-752-9153 (home), 405-436-3807 (cell), nhalexander@lunet.edu. The advisor for this study is Dr. Kathleen B. Rager at 405-348-0548 or kbrager@ou.edu.

Contact the researcher(s) if you have questions or if you have experienced a research related injury.

If you have any questions about your rights as a research participant, concerns, or complaints about the research and wish to talk to someone other than individuals on the research team or if you cannot reach the research team, you may contact the University of Oklahoma – Norman Campus Institutional Review Board (OU-NC IRB) at 405-325-8110 or irb@ou.edu.

You will be given a copy of this information to keep for your records. If you are not given a copy of this consent form, please request one.

Statement of Consent

I have read the above information. I have asked questions and have received satisfactory answers. I consent to participate in the study.

Signature Date