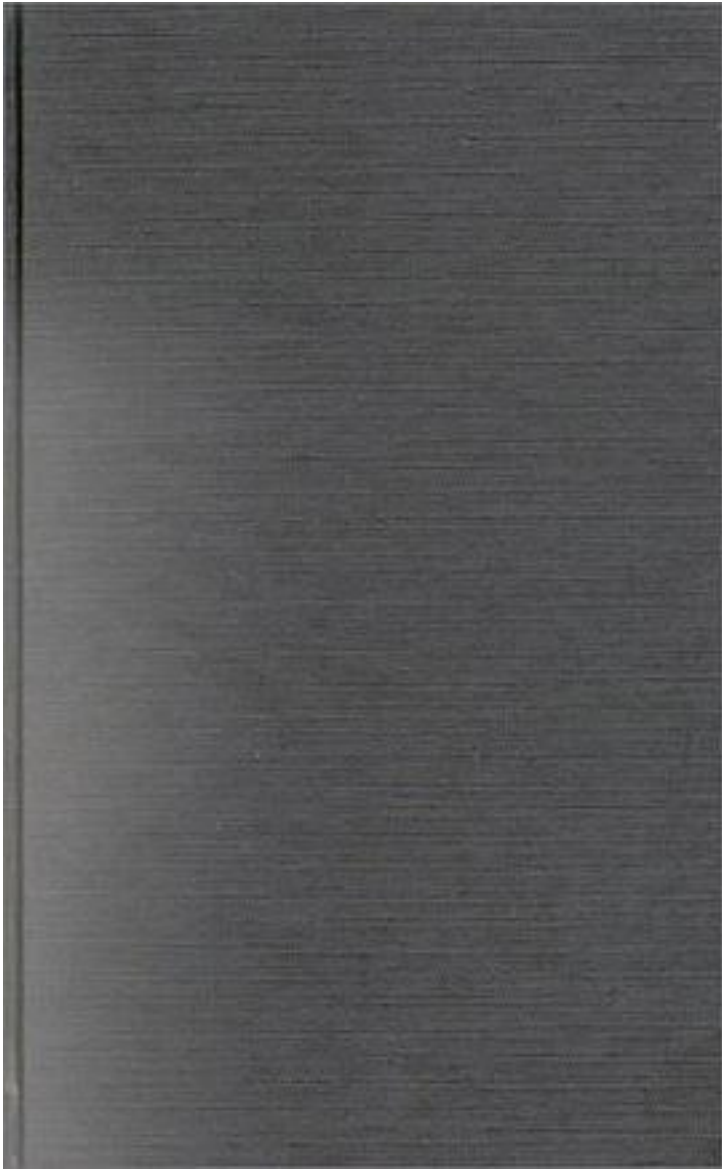


# Women's Resources in Business Start-up



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Throughout the 1980s and 1990s, women-owned businesses have been the fastest growing section of new business start-ups. Often lacking formal training, bank financing, and access to male business networks, women entrepreneurs frequently succeed despite what many consider set-backs in necessary resources. Rational choice theories of entrepreneurship assume individuals make economic decisions to maximize personal profit with minimal influence from non-economic relationships. This study broadens rational choice theory to include non-economic motives, situation-based decision making, opportunities/constraints based on group membership, pushes and pulls from multiple group membership, and influences from relationships surrounding the actor in which she is embedded. The study finds that women depend on a multiplicity of resources. They 'translate' social resources into human and economic resources, blurring the boundaries between public and private sources of capital. Size and kind of community is a factor influencing women's business resources, especially for African American women. Social embeddedness theory is expanded to include multiplex ties to community that better reflect these women's experiences in starting a business. Several policy implications are raised by the study. Rural African American women who have experienced disadvantages from long-term discrimination within the structure of rural education systems have significantly different needs than white women or urban black women. Business advocacy organizations must recognize these differences if they are to adequately serve these rural entrepreneurs. In addition, set-asides and procurement goals can result in unintended consequences that limit women's opportunities to participate fully in the open market.

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