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This qualitative case study examined the environmental factors and personal attributes of five self-employed African Americans to identify selected personal and organizational characteristics typical of successful self-employed African Americans and their businesses in the Detroit Metropolitan Area. The relationship between leadership, self-employment, and economic development in the African American culture formed the theoretical foundation for this study. Five environmental factors were identified as important in the lives of self-employed African Americans: inherited family influence, finances, risk-taking, management skills, and mentoring. Inherited family influence was identified as the most important environmental factor and transactional skills as the most prominent personal attribute. Empirical insights into the success strategies employed by participants in this study were gained, and 21 strategies emerged to help interested African Americans become self-employed.

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MANUFACTURING AFRICAN AMERICAN SELF-EMPLOYMENT IN THE
DETROIT METROPOLITAN AREA

by

Wayne Rudolph Davidson

A Case Study Presented in Partial Fulfillment
of the Requirements for the Degree
Doctor of Management in Organizational Leadership

UNIVERSITY OF PHOENIX

January 2008

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DETROIT METROPOLITAN AREA

by

Wayne Rudolph Davidson

January 2008

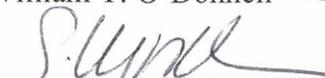
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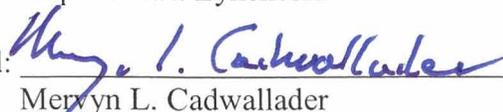
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ABSTRACT

This qualitative case study examined the environmental factors and personal attributes of five self-employed African Americans to identify selected personal and organizational characteristics typical of successful self-employed African Americans and their businesses in the Detroit Metropolitan Area. The relationship between leadership, self-employment, and economic development in the African American culture formed the theoretical foundation for this study. Five environmental factors were identified as important in the lives of self-employed African Americans: inherited family influence, finances, risk-taking, management skills, and mentoring. Inherited family influence was identified as the most important environmental factor and transactional skills as the most prominent personal attribute. Empirical insights into the success strategies employed by participants in this study were gained, and 21 strategies emerged to help interested African Americans become self-employed.

DEDICATION

I dedicate this paper to my wife Bertha (Vasquéz) Davidson, (Juarez, Mexico) and our daughters, Treasure (Fulda, West Germany) Lydia and Lynette Davidson (Fort Wainwright, Alaska), my daughter, Jeanne Anthony (Detroit, Michigan); my Ashanti culture of Ghana (paternal) and Native American (maternal) heritage; my paternal great, great grandfather, Harris and Dory A. Davidson born and procreated between 1830 and 1840 during the antebellum in Rocky Hill, Kentucky; my paternal great grandfather, Chris and Lizzie (Barkley) Davidson born and procreated between 1860 and 1870 during the Civil War and Reconstruction in Rocky Hill, Kentucky; my paternal grandfather, Ernest and Flossie (Hibbitt) Davidson born and procreated in Rocky Hill, Kentucky after Reconstruction between 1895 and 1905; my maternal great great grandparents, Squire and Susa Cheshier, born and procreated into slavery between 1815 and 1820 in Rowan County, North Carolina, my great grandparents George and Emaline Cheshier, born and procreated into slavery between 1845 and 1850 in Hardeman County, Tennessee, my grandparents, Wade and Roxie (Jones) Cheshier born after the Reconstruction period between 1879 and 1892 in Hardeman County, TN, my parents, Rueben and Lydia (Cheshier) Davidson born during the Negro Renaissance of the 1920s between 1924 and 1928 in Kentucky and Tennessee then migrated to Detroit, Michigan in 1950; my brothers, Glen Davidson (deceased), Robert Davidson (deceased), and my sister, Glenda Davidson born in the age of the Baby-boomers between 1952 and 1959 in Detroit, Michigan; my aunt, Rubye (Cheshier) McTizic, Hardeman County, my cousin, Katie Brown Bennett, Cheshier family historian (K. B. Bennett, 1995), the late Mrs. Roverta Edmonds, Davidson family historian, and my childhood friends both alive and past.

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CHAPTER 1: INTRODUCTION

The self-employment of African Americans in the United States falls short of the social and economic levels expected in a thriving domestic economy (Fairlie, 1999, 2004). The U.S. Small Business Administration (SBA) Office of Advocacy (2004) reported that in 2003, only 5.2% of self-employed individuals in the United States were African American although African Americans comprised more than 12% of the population. Other protected classes reflected higher percentages: 6.8% of self-employed people were women, 10.4% were Asian, and 7% were Latino. A study by Barnett (2001) found that African Americans are the minority least likely to own a business in comparison to Asians and Hispanics. Rudder (2003) conducted a study on the presence and spatial distribution of African American firms throughout the United States. The findings showed that the number of African American firms has remained relatively constant since the 1960s and that such businesses suffer from under representation in most geographic areas compared to other U.S. firms.

Although the number of African American businesses has remained relatively unchanged over the past 40 years, successful African American firms provide an example for future generations to emulate and exceed. The owners of these firms may possess specific characteristics and environmental factors that help make their businesses successful. The case study research conducted focused on examining environmental factors, such as inherited family influences, finances, risk, management skills, and mentorship through the lens of economic theory in order to determine how these factors influence the success of African American businesses. The research also included an exploration of the personal attributes of five self-employed African American people.

The results of this study may serve as a reference point to help African Americans achieve successful self-employment.

From a behavioral perspective, the classic view of economic theory provides an explanation of how people make economic choices. This view explores the ways in which these choices affect wealth and distribution as well as the ability to control the source and disbursement of scarce resources (Ricardo, 1817; Say, 1803/1855; A. Smith, 1776; Turgot, 1793). In chapter 1, a historical background to the research question is provided that will add depth to the problem statement. An investigation into the economic circumstances of self-employed African Americans is included. The importance of self-employed African American people's economic problems, their resolution, and the influence of leadership principles on personal actions are also discussed.

Statement of the Problem

In 2001, the U.S. Department of Commerce (USDC, 2002) reported that the United States had a thriving economy in which the gross domestic product exceeded \$10 trillion. According to the *2002 Economic Census, Survey of Business Owners—Characteristics of Business Owners: Summary* (U.S. Census Bureau, 2006a), more than 500,000 small businesses opened in 2002. The report showed that small businesses provide nearly 75% of business opportunities in the domestic economy. Despite ample entrepreneurial opportunities, the rate of African American self-employment was lower than the rate of immigrant and native-born populations (Fairlie & Meyer, 2003). The low rate of African American self-employment has hindered the development of an African American business class (Cole & Omari, 2003).

Ethnologists have investigated environmental factors, leadership styles, and the personal attributes of self-employed African American men and women (Ahiarah, 1993; Bates, 1997, 2001, 2006; Boston, 1998; Butler, 2005; Green & Pryde, 1997). The low rate of African American self-employment is puzzling despite Booker T. Washington's historic call to action (Washington, 1907/1970). The National Urban League (2004) stressed that the low percentage of self-employment among African Americans reflects an economic void in the African American community and discourages minority business development.

The purpose of this qualitative case study is to examine both environmental factors and the personal attributes of self-employed African Americans in order to identify selected personal and organizational characteristics that are typical of successful, self-employed African Americans and their businesses in the Detroit Metropolitan Area (DMA). The intention of the study is to gain empirical insights into the success strategies employed by the selected population.

Background of the Problem

A greater understanding of the current role of African Americans in the U.S. economy is necessary. A grasp of the present situation requires an understanding of the background to the situation. The free enterprise system has evolved in a patriarchal framework, meaning it is individualistic and involves male-dominated relationships (Ricardo, 1817; Say, 1803/1855; A. Smith, 1776; Turgot, 1793). Earlier research about African American self-employment has found that self-employment is a historical component of the U.S. domestic economy (Walker, 1986, 1998, 2004). Researchers have identified that the African American culture (Bennett, 2001; Franklin & Moss, 2000;

Frazier, 1939/2001) commonly existed within a matriarchal or agrarian society, meaning it was female dominated and collectivistic (Gottner-Abenoth, 1999).

Many historians have asserted that self-determination was common among former slaves and free African Americans before and after the Civil War (K. B. Bennett, 1995; Bennett, 2001; Cowan & Maguire, 1994; Franklin & Moss, 2000; Kenzer, 1989; Schweninger, 1989, 1990; Thomas, 1999; Walker, 1986, 1998, 2004; Wood, 1997). Because of slavery (Zajonc, 2003) and legalized economic exclusion (Brown, 2003), the number of African American businesses decreased by more than 71,000 from 1840 to 1997, with annual sales reduced by \$27.3 billion per year (Zajonc, 2003).

Through the USDC (1999a, 1999b), the Minority Business Development Agency (MBDA) reported that the projected population of the United States is likely to grow from 263 million in 1995 to 394 million people in 2050. During this period, the minority population, according to predictions, will increase at a faster rate than the non-minority population. In addition, the MBDA (USDC, 2000) reported that the purchasing power of the minority population of the United States might reach \$4.3 trillion by 2045 and have an impact on the global economy.

Classic economists have said that capital assets are necessary for economic growth (Ricardo, 1817; Say, 1803/1855; A. Smith, 1776; Turgot, 1793). In the classic work *An Essay on the Principle of Population*, Malthus (1798) argued that a select population must equal its level of consumption, making an inference that the consumer has the ability to manipulate the purchase price of goods and services. With respect to purchasing power, Humphrey (1999) found that ethnicity could have a substantial influence on the patterns and behaviors associated with purchase decisions. Historically,

the Black population has spent the bulk of its money at non-Black businesses (Drake & Cayton, 1945/1993; Gibson, 1969, 1978; Harris, 1936/1970; Light, 1972; Pierce, 1947/1995).

Investment in economic relationships, not only market-exchange and reciprocal relationships but also redistributive ones, is necessary to encourage ethnic self-employment (Valdez, 2002). Increases in purchasing power and population growth may encourage African Americans to enter the U.S. business community and thereby strengthen the African American community economically. According to the U.S. SBA (1998), self-employment provides the starting point for many small businesses. The USDC (2002) reported nearly 8-million self-employed individuals operated home-based businesses in 2002.

From an economic perspective, self-interest is a necessary component of self-employment endeavors (A. Smith, 1776). The premise of humanistic theory is individual development through motivation and self-interest (Bass, 1990). According to Ekeh (2000), encouragement is important for all minorities, especially for those for whom the foundational resources for self-employment are historically scarce. The value of encouragement to those minorities who choose self-employment becomes clear in the face of the following difficulties, which Ekeh noted are common to entrepreneurial endeavors: (a) lack of capital, (b) lack of education, (c) lack of management skills, (d) lack of role models in business ownership, and (e) lack of historical background in self-employment. Classic economists expressed the same basic premises in their discussion about the division of labor (Ricardo, 1817; Say, 1803/1855; A. Smith, 1776; Turgot, 1793).

Before starting a business, an entrepreneur should consider individual abilities, family background, occupational status, liquidity matters, and ethnic enclaves (Le, 1999). Accumulated research has provided evidence that environmental factors and resource shortages play a large role in the business ventures of self-employed African Americans (Barsky, Bound, Charles, & Lupton, 2002; Brimmer, 1992, 2002; Jianakoplos & Menchik, 1997). The current study may inspire African Americans who wish to overcome environmental factors to become self-employed and provide information about personal attributes that can help African Americans successfully attain self-determination.

Purpose of the Study

The purpose of this case study inquiry is to understand the environmental factors and personal attributes of self-employed African Americans who are successfully operating sole proprietorships, partnerships, and corporations in the metropolitan area of a major Midwestern city. Their personal experiences were recorded using semi-structured interviews with probes (Creswell, 2005). *Self-employed people* are defined as African Americans who are members of the Booker T. Washington Business Association (BTWBA) in the DMA, have been members of the BTWBA for at least two years, and have successfully operated their businesses for at least five years.

Significance of the Problem

The *2002 Economic Census, Survey of Black-Owned Business Enterprises: Summary* (SMOBE), as reported by the U.S. Census Bureau (2006b), suggested that African American self-employment generated \$88.8 billion in 2002. The level of self-employment income indicated that African Americans have the resolve, ingenuity, and

fortitude typically possessed by small business owners. In *The Protestant and the Spirit of Capitalism*, M. Weber (1904) described these characteristics as the Protestant work ethic, and he suggested that using them more could increase their value as economic resources. Still, African Americans are struggling to move into middle and upper socioeconomic classes.

Statistical data indicated the presence of an economic gap in the success rate of Asians, Hispanics, women and non-minority self-employment, as well as African American self-employment (U.S. SBA, 2005). Theoretically, statistics suggested that what Boeke (1953) referred to as a dual economy is evident in the premise of the glass ceiling (Korn/Ferry International, 1998; The Boston Consulting Group, 2005). For instance, Loewen's (2000) ethnography model illustrated economic disparity encircled by prosperity across the domestic economy.

Significance of the Study to Leadership

A few studies, such as those by Castelino (2004), Imada and Schiavo (2005), and Uhm (2004), have examined factors that influence career choices in minority cultures. In particular, Ekeh (2000) conducted a qualitative study to identify factors and attributes that enable African American entrepreneurs to operate successful businesses. Thematic revelations from this cultural phenomenon of low self-employment can yield data that may provide a basis from which to develop successful leadership strategies for African American people who are interested in self-employment (Fraser, 1998, 2004; Graves, 1998; Kimbro, 1998; Kimbro & Hill, 1992; Mitchell, 1999) and mentoring programs (Bellin & Rennie, 2003; Du Bois, 1899, 1903/1995; Washington, 1907/1970).

Nature of the Study

Research extends knowledge about a particular subject or topic. The qualitative approach is appropriate because it offers flexibility with respect to recording and understanding environmental factors and personal attributes during the research process. An advantage to the qualitative approach, as noted by Leedy & Ormrod (2001), is that the process can take place within the context of a natural environment. The approach allows for data collection using appropriate interviewing techniques to record answers to questions about the complex nature of phenomena from the participants' point of view and can provide a true-to-life result.

A case study design is appropriate for research that is intended to learn about situations that are poorly understood or on an under-researched topic (Leedy & Ormrod, 2001; Stake, 1995, 2006; Yin, 2003a, 2003b), such as African American self-employment. The case study design is also used when the research is conducted in natural surroundings over a prolonged period. The case study approach is often appropriate when examining the anthropological meanings of individual experiences that assist in understanding the development of historical patterns (Creswell, 2003; Stake, 1995, 2006). The case study design for the present study involved the use of data about successful African Americans to provide information about successful self-employment in the African American community.

The case study method is useful for gaining an understanding of the complexities associated with a particular phenomenon within a real-life context (Yin, 2003a, 2003b). The phenomenon of African American self-employment is a complex issue involving culture and socioeconomic status that have a long-standing history (Ekeh, 2000). In a

case study, the identification of key informants is an essential factor in the research process (Leedy & Ormrod, 2001). In the present study, five successful, self-employed African Americans volunteered to participate in semi-structured interviews with probes. In addition, they completed a demographic survey developed for the purposes of the research and designed to obtain information about the environmental conditions encountered by self-employed African Americans as well as identify select personal skills or attributes that influenced economic and environmental conditions in their businesses. The five African Americans taking part in the interviews were operating sole proprietorships, partnerships, and corporations in the metropolitan area of a major Midwestern U.S. city. The results of the current study illustrated environmental factors and highlighted personal attributes that are important in the challenges associated with becoming successfully self-employed. The findings may provide encouragement to African Americans who want to become self-employed. The findings may also serve to build confidence in African American entrepreneurship.

Research Question

Four contemporary, highly successful, self-employed African Americans, namely, Arthur G. Gaston, John H. Johnson, Reginald Lewis, and Berry Gordy, are examples of how people can overcome seemingly insurmountable odds in a dual economy. As a result, one solitary question was developed for this case study: What environmental factors, such as inherited family influences, finances, risk, management skills, mentorship, and unique personal attributes, contribute to self-employed African Americans' success in the DMA?

As explained in the problem statement, the low rate of African American self-employment has hindered the development of an African American business class (Cole & Omari, 2003). The use of semi-structured interviews with probes (Creswell, 2005) provided an understanding of the circumstances and unique characteristics associated with African Americans with self-employment experiences. Understanding the present state of African American self-employment may inspire African Americans who want to become successfully self-employed.

The study was focused on the personal attributes and environmental factors of successful, self-employed African Americans that influenced their self-employment. The study made comparisons among environmental factors and select personal attributes of successful, self-employed people in the U.S. marketplace who were not African Americans. The study offers examples of factors and attributes that had an impact upon four successful African American business owners who have reached world-class status, namely, Arthur G. Gaston, John H. Johnson, Reginald Lewis, and Berry Gordy.

Theoretical Framework

The theoretical foundation for the study is the relationship between leadership, self-employment, and economic development in the African American culture. According to Washington (1907/1970), each member of the Negro race needs to be engaged in commerce no matter how humble that business might be. The result of this engagement could make that individual indispensable in the community and provide opportunities for future generations.

The low number of African American firms in comparison to the number of companies of other ethnic groups in the United States is a serious problem. African

American under-representation in business suggests: (a) many African American people may not desire self-employment and (b) entrepreneurial development, in the form of ideas, thoughts, and suggestions, may not be marketable as venture capital. This under-representation may be both a sociological and economic disappointment. Both disciplines depend on human relationships, and from this point of view, under representation may conflict with systems theory or the approach of structural functionalism (Capra, 1996; Checkland, 2002).

Several studies (Barnett, 2001; Mergenbagen, 1996; Wainwright, 1997) have compiled statistics about self-employed African Americans who have achieved personal and economic goals in a challenging environment, but their personal attributes and leadership development (Gordy, 2001; Jenkins & Gardner-Hines, 2005; J. H. Johnson & Bennett, 1993; Lewis & Walker, 2005) have not received attention (Ekeh, 2000). The present study is based on the premise that the African American community can achieve self-determination.

Leadership Development

Although many individuals grow up in homes of affluence and opportunity, this good fortune does not make a leader according to Martindell (1954). Situational theory requires that individuals learn and develop leadership skills that provide a foundational relationship between the leader and the masses (Bass, 1990). Personal attributes are the characteristics that people, in this case, self-employed African Americans, use as mechanisms to engage in situations occurring in the environment. The development of individual traits and the ability to conduct situational assessments are critical to leadership (Stogdill, 1975, 1995).

Leadership Development in the African American Community

The study of leadership in the African American community has received sharp criticism for its lack of applicable leadership theory, specifically in terms of quantitative findings that construct a socioeconomic foundation and transactional focus and provide a reflection of social progress (H. L. Arnold, 2004). Langley (2000) noted that the church is the central and most powerful institution in the African American community, and the pastor is the central and most powerful organizational leader. From a cultural perspective, Dodd and Seaman (1998) stated that church doctrine and the vision of its spiritual leaders have had a huge influence on self-employment in the African American community. Weber (1978) theorized, under the law of the small number, that a select few in positions of perceived authority over a majority can have influence over direction of the majority group. In the African American community, persons in authority may influence the self-interest or individualism required to operate in a free enterprise system.

In respect to individualism, Janovics (2003) concluded that understanding one's strengths and weaknesses could be an important factor in developing dominant leadership skills and attributes. According to Schumpeter (1934/1982), the innovative potential found in self-employed individuals provides opportunities for structural change and economic growth. Therefore, successful self-employment can allow individuals and their families to assume lucrative positions of stature and leadership in the societal hierarchy.

Understanding that environments are subject to swift change, Boyce (2004) pointed out that leadership skills and abilities become more defined when confronted by uncertainty and chaos. Given this understanding and the uncertainty and chaos associated with African American self-employment, African American leaders are required to

propagate their leadership attributes and knowledge by mentoring aspiring leaders in their community. Leadership by virtue of position becomes part of the role and characteristics of self-employed entrepreneurs (Bass, 1990; Jensen, 2003). Therefore, the role of mentorship provides opportunities to fill the void in the theoretical models, quantitative findings, and transactional focus.

In leadership positions, world-class African American leaders and self-employed African Americans are more likely to display charismatic personal attributes and characteristics in leader-follower relationships (Bass, 1990). This attribute is prevalent in leader-follower relationships in the African American community (Boyd, 1998; Cavendish, 2000). In contrast, Bass (1990) claimed that the European American community employs and responds to transactional attributes. According to the family of slain Civil Rights leader Martin Luther King, African Americans can no longer afford to wait for a charismatic leader to emerge from the ranks of followers, but each person should look within him or herself to solve socioeconomic inequities that he or she considers worthy or in which he or she has expertise (Chu, 2003). It would seem also that many successful, self-employed African Americans have established their business ventures outside of African American communities (Smith, 2003).

Herbert (1985) indicated that few African Americans have mentors to assist them with developing leadership skills. Poor education and management skill levels keep many African Americans in low-ranked clerical, sales, and craft jobs that are nontransferable to more lucrative self-employment opportunities (Smith, 2003). African American students do not consider entering the sales field seriously because of the cultural belief that unethical practices are a prerequisite for success (Karvas, 2003). African American

leaders need to educate other African Americans about environmental factors and personal attributes that can provide insight into their success. Weber (1947/1997) asserted that persons who were born enslaved and untitled have risen to positions of economic power through the development of skill, knowledge, and relationships.

Theory and empirical research serve as building blocks to developing a foundation of knowledge about leadership (Bass, 1990). In relation to leadership, few studies have examined relevant environmental factors and the personal attributes of African American leaders (H. L. Arnold, 2004; Bass, 1990). Because leadership may make the difference between organizational success and failure, understanding the potential of human capital is important. This study may contribute to the foundational body of knowledge on leadership, especially as it applies to self-employment by African Americans.

Definition of Terms

African American/Black: People with origins in any of the Black groups in Africa (U.S.

Equal Employment Opportunity Commission, 2004). *Mulatto* is a historical term used to classify the mixed blood, mixed ancestry, first-generation offspring of a Negro and a White male and female (U.S. Census, 1915). *Negro* is a historical term used to classify a member of the Black race of mankind as opposed by classification according to distinct physical features without regard to language or culture (U.S Census, 1915).

Business education: Formal or informal education about how to own and operate a business (Morris, 2002).

Charisma: A personal attribute, as described by the great man theory, that creates an image of power, success, and wealth for a person and enables that person to exert great influence over the belief systems of others (Bass, 1990; Cunningham & Lischeron, 1991).

Codes: Legislative codes instituted to control a population. *Black codes* regulated essential food and stock goods, for example, tobacco, rice, corn, firearms, ammunition, alcohol, and pharmaceuticals, that free Blacks and mulattos could own. These codes required free Blacks and mulattoes to obtain special licenses to possess selected goods for sale or personal use. These control reestablished slavery in the South in the post-Civil War timeframe. Freedmen were restricted under vagrancy and apprenticeship laws to working farming and menial service, and a license was required to work at any other occupation. Blacks could not preach [religion] without police permission (Bennett, 2001; Cowan & Maguire, 1994; Franklin & Moss, 2000; Kenzer, 1989; Schweninger, 1989, 1990; Thomas, 1999; Walker, 1986, 1998, 2004; Wood, 1997). *Slave codes* were established during the antebellum period and restricted the rights and privileges of the slave population (Bennett, 2001; Cowan & Maguire, 1994; Franklin & Moss, 2000; Kenzer, 1989; Schweninger, 1989, 1990; Thomas, 1999; Walker, 1986, 1998, 2004; Wood, 1997). *Jim Crow* laws established a segregated system in the socialization process, for example, living conditions, education, criminal justice, worship, and social relationships, between Blacks and Whites, primarily in the South during the 19th century through the 20th century (Bennett, 2001; Franklin & Moss, 2000; Woodward, 1974).

Environment: A set of reciprocal relationships between individuals and groups in a business setting. The connecting links between entities that represent a task or activity can flow vertically, horizontally, or diagonally (Biggart & Delbridge, 2004). Classic economists identified this relationship, when occurring in an economic situation, as the business cycle (Ricardo, 1817; Say, 1803/1855; A. Smith, 1776; Turgot, 1793).

Entrepreneurship: A transformational activity that occurs when the self-employed person uses innovation when applying small business management principles and assumes added risk, directed by self-interest, in the hope of taking the business venture to the next level of organizational growth (Aldrich & Martinez, 2001; Bygrave & Minniti, 2000; Cunningham & Lischeron, 1991; Hayton, George, & Zahra, 2002; Kuemmerle, 2002; Roberts, 2001; Vesper, 1977).

Entrepreneur: A self-employed person who uses transformational leadership skills, such as innovation, to move his or her business to another level in the marketplace (Cunningham & Lischeron, 1991).

European American/White: All persons having origins in any of original people of Europe. People from the Middle East and North Africa are also classified in this grouping (U.S. Equal Employment Opportunity Commission, 2004).

Finances: Asset resources, such as cash or credit, that provided an indication of the net worth of a person or business (Ibrahim & Galt, 2003).

Inherited family influences: Social and/or economic resources as well as personal attributes that are transferable from one generation to another (Hout & Rosen, 2000). A *biblical family* is established by God, as in “Man shall cleave unto wife”

(Genesis, 1:24). A *nuclear family* consists of a father, a mother, and their offspring. The father is strong, mother is subordinate, and the offspring follow social and medical traditions (C. S. Becker, 2005; Ojeda, 2003). A *real family* is one in which the relationships are not based on marriage, blood, or gender (Frazier, 1939/2001).

Intrapreneurship: A transformational activity that is the obverse of entrepreneurship.

Intrapreneurship occurs when a person employed by a business organization of any type or size has expressed, or implied, permission from a supervisory authority to engage in management activities, techniques, or procedures that may exceed normal risk considerations for the purpose of stimulating organizational growth and expanding self-interest (Cunningham & Lischeron, 1991; Peters & Waterman, 2005; Pinchot, 1985; Robinson, 2001; Vesper, 1977).

Intrapreneur: An employee who has the permission of his or her management team to make organizational change (Pinchot, 1985).

Matriarchal system: An organizational system that is female dominated and focused on collectivism (Gottner-Aberndoth, 1999). A *biblical* matriarch was approved by God in the Old Testament (Numbers 26:34; Numbers 27:1-11). A *cultural* matriarch has been common practice in many African cultures for centuries (Bennett, 2001; Franklin & Moss, 2000). A *real* matriarch results from reality and social circumstances (Biblarz & Raftery, 1999; Frazier, 1939/2001; Rubin, 1978).

Mentorship: Formal or informal advising or coaching relationships that can provide help with respect to developing and operating a business (Bellin & Rennie, 2003).

Networking: Developing informal relationships with others in the same or similar types of businesses to communicate ideas, concepts, and concerns. Networking often occurs because of belonging to a professional organization, such as the Booker T. Washington Business Association (Fraser, 2004, 1998).

Patriarchal system: An organizational system that is male dominated and focused on individualism (Jacques, 1996; Saller, 1999). A *biblical* patriarch was established by God in the Old Testament (Genesis 17:1-27; Numbers 26:1). A *traditional* patriarch evoked the Law of Primogeniture and was a common practice in many European cultures and colonies (Blinder, 1973; C. Y. C. Chu, 1991; Hutson, 1993; Jacques, 1996; Menchik, 1980). A *real* patriarch results from demographic or technological change or social position in the organization structure (Carnegie, 1962; Nonaka & Takeuchi, 1995).

Personal attributes: Unique personal characteristics that influence behavior in the leader-follower relationship (Bass, 1990).

Quintain: An object, phenomenon, or condition to be studied, and a target but not a bull's eye. In a multi study, it is the target collection (Stake, 2006).

Risk: The willingness to take chances in a business setting that could result in either positive or negative gains (Knight, 1921).

Self-employment: Self-employment as a conservative, transactional approach to entrepreneurship. Someone who is self-employed is an individual who establishes and manages a small business using applicable leadership and management principles for furthering personal goals and self-interest (Drucker, 2004; Hawken, 1988; Klatt, 1973; Vesper, 1977). This business provides the individual with a

primary source of income and consumes the time and resources of the self-employed individual (Small Business Administration, Office of Advocacy, 1998).

Self-employed person: An individual who establishes and manages a small business using transactional leadership skills to provide a product or service for profit (Small Business Administration, Office of Advocacy, 2004).

Self-interest/individualism: Ideas, thoughts, and suggestions that result from personal choice and inspiration (A. Smith, 1776).

Success: Owning and operating a business as a self-employed entrepreneur for a minimum of five years (Beresford & Saunders, 2005; Klein, 1999).

Transactional activity: Business activity conducted with basic skill set and that can be exchanged for something of equal value (Burns, 1995b).

Transformational activity: Business activity conducted with innovative skills or attributes that transform others (Burns, 1995b).

Assumptions

The following assumptions are made in this study. Many African Americans have an interest in becoming self-employed and are willing to adapt to environmental conditions and work to create a successful business venture (Jenkins & Gardner-Hines, 2005; J. H. Johnson & Bennett, 1993). These self-employed African Americans are willing to share their experiences about the development of their organizations as a way to help other potential African Americans who want to start their own businesses (Gordy, 2001). Any differences found in responses of male and female self-employed African Americans will be minimal, with both African American men and women facing similar cultural obstacles that could impede the success of their endeavors (Washington,

1907/1970). As most start-up businesses fail within the first five years (Beresford & Saunders, 2005; Klein, 1999), a successful business for the purpose of this study is one that has remained in operation for at least five years.

Scope

The study included interviews with self-employed African Americans who have a broad range of experiences. The design of these interviews was focused on obtaining information about a wide range of environmental factors and personal attributes associated with self-employed African Americans. The scope of sample was limited to self-employed African Americans who had been in business for at least five years and were members of a business association in the metropolitan area of a major Midwestern U.S. city. This information collected was used to compare and contrast responses among the small business owners and to determine if personal attributes acted as barriers or facilitators in the environment, as well as how these attributes influenced the success of self-employed African Americans.

Time and resources for this research were limited. When necessary, the material budget for both was increased. The prominence and locale of the sample maximized the time and resources available. Expansion of the sample would not have been fiscally possible.

The case study was conducted in two phases. The initial phase identified 22 members of the business association. The selected members were contacted by telephone, e-mail, or regular mail service. During this contact, the purpose of the study was explained and the time that would be needed for the interviews indicated. Of the 22 potential participants, five agreed to participate in the interview process. The second

phase of the study was the completion of the semi-structured interview as previously arranged. The questions were asked and audio recorded in the same order as the questions in Appendix A. The semi-structured interview lasted a maximum of 60 minutes. All participation in this research was voluntary and every precaution was taken to maintain confidentiality.

A valid and reliable survey directed at measuring self-employment was not available. Few instruments that measure leadership qualities, economic opportunities, and personal attributes of ethnic cultures have been published (Imada & Schiavo, 2005). Instead, an original instrument was developed for the interviews that featured specific questions with possible probes (Creswell, 2005). The open-ended questions allowed participants to expand on their experiences as business owners and discuss other qualifications that contributed to their business' success. Because of its originality, a pilot study was conducted to determine the face validity of the survey (Creswell, 2003; Leedy & Ormrod, 2001).

Limitations

Interviews were limited to self-employed African American people. The results may not be relevant to self-employed people from other ethnic or racial groups. The findings are limited to entrepreneurs who own their own businesses, and the findings may not be generalizable to intrapreneurs who work for organizations and who can only make changes when authorized to do so. Validity of the study was limited to the firsthand accounts of the participants.

Delimitations

The data included semi-structured interviews with five self-employed African Americans in the DMA. The focus of the study was on the environmental factors and personal attributes that influenced the success of self-employed African Americans. Only those self-employed African Americans who held membership in the local Booker T. Washington Business Association at the time of the study were included.

Summary

Few studies have examined the relevant environmental factors and personal attributes of African American self-employment in relation to leadership (H. L. Arnold, 2004; Bass, 1990). Understanding the factors that influence self-employment among African Americans requires an understanding of the evolution of the U.S. economy, as well as a grasp of the rules that govern participation in the domestic economy (Bardhan, 2004; Rosenberg & Birdzell, 1987; Tomich, Kilby, & Johnston, 1995). From this perspective, learning about the specific attributes of successful, self-employed African Americans and understanding how those attributes helped them to overcome environment factors was important (Gordy, 2001; Jenkins & Gardner-Hines, 2005; J. H. Johnson & Bennett, 1993; Lewis & Walker, 2005). Consequently, environmental factors and personal attributes were identified as highly influential in the initial discussion. As a probe, the research question set the tone for the investigation into environmental factors and personal attributes of successfully self-employed African Americans located in the DMA.

From a cultural perspective, African American heritage derives from the matriarchal organizational structure, in contrast to the patriarchal organizational structure

associated with the domestic economy. In chapter 1, that African Americans, when compared to other ethnic groups, were least likely to own and maintain a business operation was established. Instability was a factor said to hinder the growth of the African American business class. It was also noted that individuals seeking opportunities in self-employment need to consider their unique abilities, finances, family heritage, education and associations. In chapter 2, an overview of the research literature surrounding environmental factors and personal attributes associated with self-employment in the African American community is provided.

CHAPTER 2: LITERATURE REVIEW

The purpose of this case study inquiry is to understand the environmental factors and personal attributes of self-employed African Americans who are successfully operating sole proprietorships, partnerships, and corporations in the metropolitan area of a major Midwestern city. Their personal experiences were recorded using semi-structured interviews with probes (Creswell, 2005). Self-employed people were defined as African Americans who are members of the Booker T. Washington Business Association (BTWBA) in the DMA for two years and have successfully operated their businesses for at least five years. The qualitative approach used when exploring differences and similarities among factors and attributes allows for understanding the relationships that each factor or attribute has with the environment or network in which it exists.

In chapter 2, a review of the literature on the following topics is presented: (a) defining self-employment (Schumpeter, 1934/1982), (b) network relationships (Biggart & Delbridge, 2004), (c) literature foundation, (d) free enterprise system (Locke, 1690/1794), (e) U.S. domestic economy overview (A. Smith, 1776), (f) vocational self-employment (Lunn & Steen, 2000), (g) economic development theory in the African American culture (Du Bois, 1899, 1903/1995; Kenzer, 1989; Schweninger, 1989, 1990; Walker, 1986, 1998, 2004; Washington, 1907/1970), and (h) current research. The research reviewed in this chapter includes examples of self-employment and environmental factors, and the personal attributes of entrepreneurs and the literature that guides the research study are discussed. An investigation into both the theory behind leadership development and examples of African American leaders is necessary. In chapter 2, the following aspects are discussed: (a) theory of leadership development, referring to personal and situational theories, interaction and social learning theories,

interactive processes, perceptual and cognitive theories, and transformational leadership and its impact on African American self-employment (Bass, 1990); and (b) examples of leadership development, with reference to the attribution theory, for four successful African Americans (Gordy, 2001; Jenkins & Gardner-Hines, 2005; J. H. Johnson & Bennett, 1993; Lewis & Walker, 2005).

Hill (2003) argued that the U.S. domestic economy is coercive with barriers that prevent some elements of the population from participating. Hayek (1994) explained that when perceived barriers are removed, human ingenuity flourishes. Seeking stability in a coerced market, classic economists referred to the equilibrium theory, in which the objective is to bring into balance economic variables that are interrelated but lack the propensities to cause change (Ricardo, 1817; A. Smith, 1776). Economic theory, including how people make economic choices and how these choices manipulate wealth distribution, underlie this study (Ricardo, 1817; Say, 1803/1855; A. Smith, 1776; Turgot, 1793).

Defining Self-Employment

Entrepreneurship lacks a unifying theory (Solymossy & Hisrich, 2000). The contemporary roots of self-employment and entrepreneurship are found in economic theory (Hawley, 1927; Knight, 1921; Mill, 1848; Schumpeter, 1934/1982; Weber, 1947/1997; Weisskopf, 1950). Self-employment is included under the broad research area of entrepreneurship in the perceptions of leadership (Bass, 1990; Cunningham & Lischeron, 1991; Schere, 1982; Vesper, 1977). Much of the research in this area is based on the theory of economic development (Schumpeter, 1934/1982) that claims that people often obtain economic rewards because of their self-interest, choices, and expressed

desire for personal gain (Douglas & Shepherd, 2002; Katz, 1992; Lunn & Steen, 2000; Uusitalo, 2001; Weisskopf, 1950).

Self-employment is considered a conservative, transactional approach to entrepreneurship. Someone who is self-employed is an individual who establishes and manages a small business using applicable leadership and management principles for furthering personal goals and self-interest (Drucker, 2004; Hawken, 1988; Klatt, 1973; Vesper, 1977). This type of business provides individuals with a primary source of income and consumes the time and resources of the self-employed individual.

Entrepreneurship is a transformational activity that occurs when the self-employed person uses innovation for applying small business management principles and assumes added risk, directed by self-interest, in the hope of taking the business venture to the next level of organizational growth (Aldrich & Martinez, 2001; Bygrave & Minniti, 2000; Cunningham & Lischeron, 1991; Hayton, et al., 2002; Kuemmerle, 2002; Roberts, 2001; Vesper, 1977). Intrapreneurship is a transformational activity that is the opposite of entrepreneurship. Intrapreneurship occurs when a person employed by a business organization of any type or size has expressed, or implied, permission from a supervisory authority to engage in management activities, techniques, or procedures that may exceed normal risk considerations for the purpose of stimulating organizational growth and expanding self-interest (Cunningham & Lischeron, 1991; Peters & Waterman, 2005; Pinchot, 1985; Robinson, 2001; Vesper, 1977).

Lack of resources may threaten success. The lack of business knowledge and undercapitalization may also be a challenge to self-employment (Morris, 2002). To explore these challenges to self-employment and entrepreneurship, the present study posed the following research question: What environmental factors, such as inherited

family influences, finances, risk, management skills, and mentorship, and personal attributes, meaning unique characteristics, contribute to self-employed African Americans' success in the Detroit Metropolitan Area (DMA). Answering the question may add to the evolving leadership knowledge base for the benefit of others. The best approach to use when exploring differences and similarities among factors and attributes is to understand the relationships that each factor and/or attribute has with its environment or network.

Environmental Relationship

Biggart and Delbridge (2004) described an environment or a network as a set of reciprocal relationships between individuals and groups in a business setting. The connecting links between entities that represent a task or activity can flow vertically, horizontally, or diagonally. Classic economists identified this relationship, when occurring in an economic situation, as the business cycle (Ricardo, 1817; Say, 1803/1855; A. Smith, 1776; Turgot, 1793).

A. Smith (1776) believed that a spirit of competition among participants within the business cycle environment is good. Schumpeter (1934/1982) recognized that environmental activities are important for developing the theory of economic development from a neoclassic perspective. The marketplace transformed from an agrarian society to one of enormous industrial capability. These relationships are even more relevant in the age of information and advanced technology.

In terms of self-employment, an environmental factor is a standardized functional task or activity that has a transactional relationship with another functional task or activity in the environment. For example, managing, securing, and accounting for organizational resources are considered environmental factors (Cunningham &

Lischeron, 1991; Palich, Longenecker, Moore, & Petty, 2005). This transactional relationship is an exchange of things that are of value to all parties (Burns, 1995b). Standardized functional tasks reduce the potential for business failure and allow the self-employed person to carry out the mission of providing goods and services to the public (Hawken, 1988; Klatt, 1973).

Understanding functional tasks and their interrelationships is important for engaging in successful self-employment. According to Moore (2004), education, wealth, risk assessment, and industry perspectives influence self-employment. Classic economists, such as A. Smith (1776), identified land, labor, and capital as precious resources that need primary consideration in asset management. Land, labor, and capital are potential environmental factors.

Dunn and Holtz-Eakin (2000) believed parental wealth and inheritance are significant assets for those involved in self-employment. Hout and Rosen (2000) asserted that a self-employed father is an important element in determining if a child decides to become self-employed. In addition, social customs and beliefs, such as religion, are environmental factors that can influence self-employment (Dodd & Seaman, 1998). According to Weber (1947/1997), religion is a powerful consideration in the creation of an economic system.

Personnel training and education, according to Becker (1993), are key environmental factors that could result in a minimum wastage of precious resources: land, labor, and capital (A. Smith, 1776). Financial management is a key environmental factor that requires skill to preserve essential business resources (Hawken, 1988; Klatt, 1973). Accurate risk assessment abilities can be beneficial to business endeavors. From a

classic economic standpoint, the element of risk is a key environmental factor (Knight, 1921).

A personal attribute is a trait or characteristic possessed or developed by an individual. In many cases, personal attributes may be influential when operating within the framework of personal and situational theories, such as the great man theory, the traits theory, and situational theory (Bass, 1990). A transformational relationship, as described by Burns (1995b), is a relationship between persons involved with one another for the purpose of influencing or raising one another to higher levels. According to researchers (Bass, 1990; Burns, 1995b), in leader-follower relationships, esteemed leaders gifted with transformational communication skills, lifestyles, and formal positions and who are perceived as charismatic by society can influence their followers.

The personal attribute of charisma, as described by the great man theory, creates an image of power, success, and wealth for a person and enables that person to exert influence over the belief systems of others (Cunningham & Lischeron, 1991). E. Friedman (2001) recalled the warning of a friend that the consequences of a charismatic personality are unknown to the American public. Khurana (2002) suggested that charisma is not simply a physical attribute; instead, it is a social product created by symbols of authority in religion, government, and business. Although a charismatic person can inspire and motivate people, only the possessor of the charismatic gift benefits from its properties.

The gift of charisma can have negative consequences in a business setting. Researchers have suggested that charismatic leadership has a negative impact if people believe false perceptions about a leader's true ability as a decision maker (Gary, 2002; E. Simon, 2005). According to Gardner (1995a), followers may suffer disappointment

because they invest greatly in a charismatic leader who is unable to lead an organization properly. Gardner pointed out that many followers want leadership from people who are exemplary, who inspire, who stand for something, and who enable their followers to establish and achieve their personal goals and objectives. As suggested by E. Friedman (2001), however, charismatic leaders invariably fail to plan for succession.

The impact of environmental factors and personal attributes rests on transactional or transformational relationships within a self-employment environment. The present study examined the personal attributes and environmental factors of self-employed African Americans that influenced their successful self-employment.

The Literature Foundation

In a case study, the literature foundation is essential before fieldwork can begin (Creswell, 2003). Classic economic theory and small business practices in a free enterprise system will come under discussion in the literature foundation. Classic literature provided the framework used in the subsequent research to conceive and advance ideas.

An Inquiry into the Nature and Causes of the Wealth of Nations (A. Smith, 1776) is the center of classic economic theory and literature. Major contributors to the framework of classic economic theory include Ricardo (1817), Say (1803/1855), and Turgot (1793). The neoclassic works of Mill (1848) and the modern works of Hawley (1927), Knight (1921), Penrose (1980), Pigou (2006), Schultz (1961), Schumpeter (1934/1982), Weber (1947/1997), and Weisskopf (1950) have also been influential for expanding classical economic theory.

The topics of small business practices in a free enterprise system and African American self-employment serve to fill a gap in the literature. Research that focuses on

the evolution of small businesses has examined both self-employment (Gelderen & Frese, 2000; Gelderen, Thurik, & Bosma, 2005; Palich et al., 2005) and entrepreneurship (Brice, 2002; Bygrave & Minniti, 2000; Drucker, 2004; Hmieleski, 2005; Kouriloff, 2000; Lee & Peterson, 2000; Porter, 1979, 2005; Rouse, 1999; Singh & DeNoble, 2003; Zazzaro, 2001). Many studies have focused on the leadership attributes of majority cultures and the process used by these cultures to develop successful managers (Antoncic, 2000; Burns, 1995a; Ensley, Carland, & Carland, 2000; Gardner, 1995a, 1995b; Katzner, 2006; Peters & Waterman, 2005), self-employed leaders (Bennis & Goldsmith, 2005; Feldman & Bolino, 2000; Leider, 2004; Maccoby, 2001; Winter, 2000), and successful entrepreneurs (Arnold, 2001; Biggart & Delbridge, 2004; Carlyle, 2001; Davidsson, Low, & Wright, 2001; Douglas & Shepherd, 2002; Gudmundson, Tower, & Hartman, 2003; Hamm, 2002; Hmieleski & Corbett, 2006; Jung & Sosik, 2006; McGuire, 2003; Owens, 2003; Shaver, Gartner, Crosby, Bakalarova, & Gatewood, 2001; Solomon, Fernald, & Dennis, 2003).

In the middle of the 20th century, civil unrest in minority communities caused researchers to explore historic patterns of African American self-employment and entrepreneurship and their connection to the domestic economy (Aplin & Leveto, 1976; Barnett, 2001; Bates, 1997, 2006; Boston, 1998; M. Boyd, 2000; Brandi, 2004; Brimmer, 2002; Butler, 2005; Fairlie, 2004; Fairlie & Meyer, 1996, 2000; Gallardo, 2000; Gibson, 1969, 1978; Green & Pryde, 1997; Harris, 1936/1970; Hefner & Jones, 1973; Hornaday & Aboud, 1971; Kawaguchi, 2005; Kijjakazi, 1997; K. M. Lewis, 1999; Loury, 2003; Rhodes & Butler, 2004; Rudder, 2003; Smith, 2003; Timmons, 1971; Walker, 2004, 1998, 1986; Wright, Martin, & Stone, 2003) and identifiable leadership attributes in the African American culture (Ekeh, 2000; Herbert, 1985; Howard, 2000; McGhee, 2000;

Stephens, 2002). Although researchers have examined specific aspects of African American self-employment, few have examined the skills and attributes of successful, self-employed African Americans (H. L. Arnold, 2004; Bass, 1990).

The Centerpiece of the Free Enterprise System

The centerpiece of the free enterprise system is the voluntary exchange of goods and services for something of appropriate value that provides mutual benefits to all parties and allows continuation of economic relationships (Rothbard, 2006). If the medium of exchange does not provide mutual benefits to all parties, as Rothbard explained, the market is *coerced*.

A lack of economic rights, such as legitimate property rights and the absence of natural, political rights, fit the description of coerced markets. According to Locke (1690/1794) in his classic work *Two Treatises of Government*, natural, political rights and property rights are based upon the exercise of personal freedom; these freedoms are exchanged, executed, and compensated by personal choice and are legally binding. In a free society, Friedman (2002) asserted, one's economic circumstances can bring both economic and political freedom. For African Americans, lack of freedom was a result of legislation; their natural, political rights were prohibited from the time of slavery (Olson, 2002; Thomas, 1999; Wood, 1997), and limited concessions are evident since the post-Civil War period (Kaczorowski, 1987).

Property rights involve the exclusive authority to determine the life cycle of a resource, and the claim of property rights are enforceable (Merges, 2005). Concerning freedom, Hume (1690/1995) explained in *An Enquiry Concerning Human Understanding* that liberty puts the individual in control of personal connections to social and economic activities or events. In a free market system, a lack of property rights (Dabla-Norris &

Freeman, 2004) and natural, political rights (Kaczorowski, 1987) can undermine the concept of ownership.

The Market Environment

Quesnay (1759/1972) wrote in the *Tableau Économique* that the natural state of the economy parallels that of the human physique in that the only restraints are those imposed by the governance of man. In his seminal work *The Theory of Economic Development*, Schumpeter (1934/1982) described the environment of the free enterprise system as an organized state of economic exchange that revolves in a circular motion. In this type of system, environmental factors act as variables that people must consider to keep pace with the competition when undertaking business ventures. Classic theorists understood this fluctuating state of economic exchange as the business cycle, with these variables considered as the cost of production: land, labor, capital goods, and raw materials (Ricardo, 1817; Say, 1803/1855; A. Smith, 1776; Turgot, 1793). Furthermore, Schumpeter (1934/1982) suggested that acquired experiences learned in the business cycle give self-employed people opportunities to manipulate human capital, master management skills, manage inheritances, and develop networks.

Modern theorists, such as Hawken (1988) and Klatt (1973), have concurred that financial management, training and education, and risk assessment are key environmental factors that require skillful use to preserve essential business resources. Concerning risk, Mill (1848) provided a neoclassic view in the *Principles of Political Economy*, arguing that managing capital assets bears risk, with poor management of capital assets resulting in reduced value in the marketplace and formal records. In *Risk, Uncertainty, and Profit*, Knight (1921) cited a modern perspective, indicating that the aspect of preparedness is an effective management tool because the assessment of risk resulted from known data.

Knight also asserted that the loom of uncertainty was subject to unknown calculations. With respect to this framework, one could assume that the better a self-employed person is at assessing differences between risk and uncertainty, the better the opportunity for him or her to reap profits. Simon (1991) offered the premise of bounded rationality: an individual's ability to exhibit rational decision making gives the eventual decision an economic advantage.

The Concept of Individualism and Self-Interest

Classic economists acknowledged that the division of labor is essential for economic growth (Ricardo, 1817; Say, 1803/1855; A. Smith, 1776; Turgot, 1793). The concept of individualism or self-interest, according to Adam Smith (1776) in his economic treatise, *An Inquiry into the Nature and Causes of the Wealth of Nations*, is the true energy force in self-employment within the framework of capitalism. Under the influence of desire, the owner of capital resources seeks to employ resources to provide optimal and speedy economic personal gains, be competitive, and disburse mutual benefits for all. Self-interest, according to Carnegie (1962), "is the most prestigious way that a man can write upon the page of history in his own name" (p. 60).

Many people who engage in economic activities desire the success of self-determination (Schumpeter, 1934/1982). In the matter of economic growth, Drucker (2004) envisioned that the continuous expansion of a domestic economy in the age of knowledge management depends on the performance of an innovative, specialized, diverse society, implying that the denomination of growth is desire and opportunity.

U.S. Domestic Economy Overview

The domestic economy generated more than \$10 trillion in 2001 (USDC, 2002). A. Smith (1776) defined the free market system as a system in a risk-laden, active state in

which incentives and rewards result in the production of goods and services. These goods and services are made for consumption and profit and thereby foster economic opportunity. Hout and Rosen (2000) claimed that successful self-employment depends on access to natural and social resources that enable owners to cultivate and implement ideas and to take measurable risks for creating innovations in the marketplace.

According to the *Survey of Business Owners (SMO), Characteristics of Business: 2002*, the contemporary self-employed person is generally White, married, over the age of 55, and educated (U.S. Census Bureau, 2006a). The construction industry attracts many self-employed men, whereas self-employed women are more likely to work in service and retail industries. With respect to business opportunities, the USDC reported that diverse industries generated substantial revenues in 2001. For example, the services industry generated \$113 billion, manufacturing generated \$90 billion, the financial services industry generated \$41 billion, and agriculture generated \$3 billion.

Through the USDC (2005), MBDA reported that 61.3% of self-employed African Americans in 2002 were involved in service industries, for example, restaurants, barbers, and so forth, and 10.4% were involved in retail industries, such as convenience stores, gas stations, and so forth. In addition, 7.4% of African Americans who were self-employed were working in financial, insurance, and real estate industries that require highly specialized training and education as well as certification or licensure in inventory, sales, and financial management (Cunningham & Lischeron, 1991; Palich et al., 2005).

According to the U.S. Equal Employment Opportunity Commission (EEOC) (2003), African American employees in these industries often hold blue-collar jobs that require little formal education and training. For example, they may be machine operators, laborers, or service workers. Karvas (2003) pointed out that the most lucrative jobs, such

as supervisory positions, typically belong to White men; women and racial or ethnic minority groups hold low-level jobs, such as cashier positions.

The U.S. EEOC (2004) reported that African Americans comprised 18% of the total federal workforce and 6% of senior leadership. Employment in the federal workforce provided African Americans with highly skilled training and leadership opportunities (Powell & Butterfield, 2002). Training and leadership could provide a buffer against the glass ceiling (Korn/Ferry International, 1998; The Boston Consulting Group, 2005).

In terms of wages, the U. S. Department of Labor's Bureau of Labor Statistics (2003) reported that the average wage during the second quarter of 2003 was \$650 a week for all U.S. workers. The average wage for African Americans during the same period was \$545 a week. Ibrahim and Galt (2003) suggested that low wages paid to employees from minority ethnic groups and the low level of self-employment within these groups should not be cause for alarm because the economic measuring stick or evaluation tools may relate to cultural demographics and social influences. The National Urban League (2004) disagreed and pointed out that low wages paid to African Americans have a substantial impact on economic growth. Kaplowitz, Fisher, and Broman (2003) also found that diverse cultural groups have differing opinions of the accuracy of socioeconomic statistics.

Vocational Self-Employment: The Theory of Economic Development

For those selecting self-employment as a vocation, self-interest is a key element (A. Smith, 1776). The essence of self-employment is self-interest, or the human incentive, and the belief that self-employment is the quickest way to achieve greater economic benefits (Lecourt, 2004; Lunn & Steen, 2000). Although many people become

self-employed for economic reasons, Bower (1998, 2002) and Heyne (1998) made a clear distinction between self-interest and selfishness. Innate desires and abilities inspire self-interest, whereas greed and disregard for others are the motivations behind selfishness.

Self-interest is a component of the human capital element that can generate creativity and self-employment. Biggart and Delbridge (2004) described a circular relationship between self-interest and self-employment. The evolution of small businesses in the United States has inspired self-interest and promoted economic growth and job creation. According to Irigoyen (2003), concepts associated with self-employment are learnable. In many instances, employees develop personal skills and self-interest during formal employment and subsequently leave their employers to compete in the marketplace using their human capital.

Schumpeter (1934/1982) suggested that self-interest could result in innovative ideas about traditional, technical, and financial procedures that could result in economic growth. Researchers have viewed contemporary self-determination as a calling and the ability to engage in economic growth as a serious and rewarding vocation (Leider, 2004). Some people are unable to transform self-interest into self-determination. The Western marketplace has a patriarchal framework fueled by individualism and risk taking associated with self-determination (Nonaka & Takeuchi, 1995) that takes the form of action strategies (Frese, van Gelderen, & Ombach, 2000) that can help businesspeople achieve the traditional American dream (Cavalcanti & Schleef, 2001).

Self-employment can also offer an interested person a way out of poverty and can be an alternative to unemployment (Apitzsch & Kontos, 2003; Moore, 2004). Leung (2002) claimed that self-employment is also a viable alternative to employment for wages. Roberts (2001) concluded that the largest rewards occurred when businesspeople

master the risk and uncertainty associated with a small business by using personal skills and attributes. Wainwright (1997) argued that self-employment can provide more lucrative returns than working for wages, with more nonminorities than minorities choosing the path of self-employment. Self-employed people have higher levels of job satisfaction than people who are employees (Blanchflower, 2004; Bradley & Roberts, 2004; Jensen, 2003). Kawaguchi (2005) and Stewart and Perlow (2001) suggested that racial discrimination in the marketplace is an environmental factor that could influence an interested person's decision to become self-employed. Conversely, the degree of influence that racial discrimination has on self-employment must be considered case by case.

In a free enterprise system, start-up costs are essential considerations for self-employed people (Gelderen et al., 2005). Academic theorists have identified four areas in which a self-employed person must show initiative to become profitable and survive in the marketplace (Cunningham & Lischeron, 1991; Palich et al., 2005). These areas include (a) managing business operations, (b) recognizing opportunities in the marketplace, (c) improving personal qualities, and (d) adapting to organizational change. Harding (1950) found that the ability to understand the fundamental nature of the economic environment and to adapt could improve a person's social status. Tedlow (2001) found success had common denominators: (a) vision and courage, (b) an inclusive mission statement, (c) delivery of more than just goods and services, (d) organizational commitment, and (e) progression through continuous forward change. With these traits, successful businesses with effective leaders emerged.

Environmental factors influence self-employed people (Vella, 2001) and self-employment opportunities (Davidsson et al., 2001). Forsdyke (2005) suggested that while

each factor has a specific degree of difficulty in the decision-making process, consideration should be given to potential benefits and consequences. Awareness in the decision making process could provide opportunities for economic transition.

Inherited Family Influences

The family is a powerful unit of influence (E. Moore, Wilkie, & Alder, 2001; Shriver & Kittles, 2004). According to the “Old Testament” in the *Holy Bible*, God established the biblical family (Genesis, 1:24). In modern Western civilization, the nuclear family consisted of a married father and mother and biological children (C. S. Becker, 2005; Ojeda, 2003), unlike the family situation of matriarchal societies of ancient and third-world cultures (Bennett, 2001; Franklin & Moss, 2000). In matriarchal societies, collectivism and female-dominated families are typical. The law of *primogeniture*, or the right of first-born son to inherit father’s estate has been a powerful economic factor in patriarchal societies that are predominantly found in western European countries (Jacques, 1996).

A. R. Barker (2004) found that parental attitudes could influence children’s attitudes. Researchers have surmised that parental assets, experience, and mentorship can influence the choice of self-employment because the availability of material resources can provide opportunities (Dunn & Holtz-Eakin, 2000; Hout & Rosen, 2000; E. Moore et al., 2001). Studies of family firms revealed that inheritance provided a solid foundation for economic development and growth in the United States before the 20th century (Hagevik, 1999; Zahra, Hayton, & Salvato, 2004).

Hout and Rosen (2000) emphasized that fathers act as role models and that if they are self-employed, their children often emulate them. A father teaches his children the fundamentals of business acumen and provides the knowledge, resources, and position

necessary for successful self-employment. Birley (2002) asserted that many blood or adopted heirs lack self-interest, a key factor for business success (A. Smith, 1776) and choose not to follow an adoptive parent's example.

Blanchflower and Oswald (1998) found that people with greater family assets are more likely to switch from employment to self-employment: If an established company is part of an inheritance, the heir (new owner) can become self-employed and maintain or build the company. If the inheritance is in the form of cash, the inheritor has the finances needed to start a new business. In either case, the necessary resources considered an important factor for successful self-employment are not problematic to the business owner.

Finances

Zazzaro (2001) argued that all business endeavors encounter financial constraints, with the competitive advantage going to businesses with superior resources (Ruynan, 2005). To maintain business stability, self-employed people must be aware of financial planning and should seek assistance from experts to protect valuable resources and assets (Caner, 2003). Solid financial management is required to build a solid credit history that is a requisite for continued business operations (Morris, 2002).

According to Ibrahim and Galt (2003), the lack of a personal endowment is a primary obstacle to obtaining adequate financing in business start-ups. A study by Cho (2005) revealed that parental assets are a predictor of a person's educational opportunities and social privileges. Booker T. Washington (1901/1986), a young slave child during the Civil War, noted that White landowners understood the value of family assets. In his classic book *Up from Slavery*, he detailed how the landowners hid their valuables in nearby woods under the guard of slaves to protect their family inheritances from

Northern soldiers. This wealth was handed down from generation to generation, with each generation adding to the family legacy through successful self-employment.

Many people who want to start a business use their home as collateral for financing start-up costs. In the U.S. economy, building wealth is related to home ownership because people build equity and increase their net worth (“Home Ownership,” 2004). Moore’s (2004) study showed a lack of disparity between wealth and self-employment in households at the high end of the economic spectrum due to fluid liquidity.

Starting a business requires financial resources that can come from a variety of sources. Regardless of the origin of these resources, for example, inheritances, gambling, homeownership, and so forth, resources are essential for creating and operating a successful business venture. These windfalls may provide capital resources, but they do not guarantee self-employment success (Georgellis, Sessions & Tsitsianis, 2005)

Risk

The organizational framework established by a self-employed person and that person’s need for achievement and independence generally determine the risk level of a business (Pettrakis, 2005). *Risk* is defined as a willingness to take chances in a business setting that can result in positive or negative gains. For example, marketing an innovative product could be risky as start-up costs use scarce resources and the public may not purchase the product.

All businesses face financial risks (Zazzaro, 2001) and one’s perception of risk can influence the decision-making process (Gelderen et al., 2005; Kuemmerle, 2002). Knight (1921) asserted that risk is calculable, whereas uncertainty is not measurable. Hartog, Ferrer-i-Carbonell, and Jonker (2002) noted that a self-employed person is more

apt to take financial risks than an employed person is. Yao (2003) found that single White men are able to bear financial loss better than any other group based on demographic and educational background.

Risk-takers can turn an innovative idea into a successful business, but only if they have the necessary financing to develop the idea and market it to the buying public. Understanding this premise is essential for people who want to become self-employed. Taking risks can result in a business that is successful and profitable, or a failure that can lead to financial ruin.

Management Skills: Education and Management Training

Morris (2002) warned that a person's level of credible training and financial management are necessary for determining the success or failure of a self-employment venture. Researchers (Burke, FitzRoy, & Nolan, 2000; Solomon et al., 2003) suggested that self-employed people with lower levels of education may not manage environmental change well and may be less likely to be successful than self-employed people with higher levels of education. In Working Paper 7486, through the National Bureau of Economic Research (2000), Blanchflower recognized that education is a key element in successful self-employment, indicating that educated people have high probability of becoming self-employed. In addition, Blanchflower argued that the evidence also indicates that the least educated people have the highest probability of being self-employed.

Brody and Coulter (2002) and Mumford, Marks, Connelly, Zaccaro, and Reiter-Palmon (2000) found that preparation for the business workplace involved developing broad professional competencies and fine-tuning technical skills as well as improving personal attributes, mental fortitude, and social graces. Reimers-Hild (2005) suggested

that business education should be perceived as normal events in entrepreneurs' learning paths. Learning that the various variables and personality variables, for example, locus of control, a need for achievement, and the propensity for risk-taking, have complex relationships and require integration into the self-development process is valuable to entrepreneurs. Davis (2003) emphasized that individual learning styles are important considerations in the professional development required for becoming self-employed.

Education in communication skills is vital to successful self-employment business management (Minniti & Bygrave, 2001; Mumford, Zaccaro, Johnson, Diana, Gilbert, & Threlfall, 2000; Towler, 2001). Vardiman (2001) found that trust develops when lines of communication are open between defined parties. Kisti (2000) suggested that trusted personal attributes of self-employed leaders or decision makers could maintain a relationship that can meet organizational goals.

Oguz (2000) argued that a self-employed person's understanding of the factors associated with operating a business, for example, inherited family influences, finances, risk, management skills, and mentorship, could provide a positive influence on the decision-making process. If a self-employed person understands the particulars of business management, the decision-making process will reflect that knowledge. Bygrave and Minniti (2000) have recognized this understanding as a mechanism for social growth.

Self-employment requires more than talent and skill in a particular area. Education is a positive factor in determining the success of a business, especially for self-employed individuals. The more knowledge a person has regarding effective communication, business management, financing, and risk-taking, the greater likelihood that he or she can make decisions that can contribute to the success of the business.

Mentorship

According to Minor (2004), the mentoring process can open doors to greater economic opportunities. A patriarchal structure is important in the marketplace, with Hout and Rosen (2000) asserting that children of self-employed fathers are more likely to become self-employed. The marketplace is an environment or a network of reciprocal relationships between individuals and groups in a business setting (Biggart & Delbridge, 2004). The individuals and groups in the traditional business setting of the marketplace have been predominately male (Jacques, 1996). Known as the richest man in the world, Andrew Carnegie (1962) claimed that the apprenticeship he served under his father provided him with fundamental business tools needed to become successfully self-employed.

Mentorship in a patriarchal economic system is important because the mentoring relationship can transfer knowledge and experience and often averts economic disaster. Many organizations fail to develop relationships between leaders and followers, placing the mentoring process in jeopardy (Dixon, 2003). Taylor (2003) noted that the implementation of a constructive training and mentorship programs could help prevent loss of important essential resources to competitors.

The mentoring process begins when a person strategically influences the professional life of another individual (Ambrose, 2000). Role models are essential for mentoring relationships. Personal sharing in mentoring relationships can become the cornerstone for building trust and mutual respect between the mentee and the mentor (Cannon, 2004). As the relationship builds, an enduring emotional connection forms. Bellin and Rennie (2003) claimed that individuals who are planning to start businesses want to learn new behaviors from their mentors, in the hope that these behaviors will help

them achieve success in self-employment endeavors. As these new behaviors develop, the mentoring relationship supports learning outcomes and job satisfaction (Stave, 2001). Athey, Avery, and Zemsky (2000) suggested that the mentoring process could be more effective if the mentor was of the same gender or ethnicity as the mentee.

Economic Development Theory in the African American Culture

According to historians, the concept of self-interest in economic choices was a common concern among both former slaves and free African Americans before and after the Civil War (K. B. Bennett, 1995; Bennett, 2001; Cowan & Maguire, 1994; Franklin & Moss, 2000; Kenzer, 1989; Schweninger, 1989, 1990; Thomas, 1999; Walker, 1986, 1998, 2004; Wood, 1997). From the psychohistory and political theory perspective, Boyd and Xu (2003) asserted that White immigrants in the retail markets did not benefit from a coerced economy. Their assertion challenged claims that legalized economic exclusion (Brown, 2003) reduced minority purchasing power and opportunities (Zajonc, 2003).

During the period before the Civil War, self-employed African Americans operated in the mainstream economy and provided exclusive services to White consumers. The influx of immigrants in the 18th century reduced the number of business opportunities open to free Blacks and mulattoes and displaced them in the job market during the period leading up to the start of the Civil War. During the antebellum period, the legislated *Black Codes* regulated essential foods and stock goods, for example, tobacco, rice, corn, firearms, ammunition, alcohol, and pharmaceuticals, that free Blacks and mulattos could own. These codes required free Blacks and mulattoes to obtain special licenses to possess selected goods for sale or personal use (Bennett, 2001; Cowan & Maguire, 1994; Franklin & Moss, 2000; Kenzer, 1989; Schweninger, 1989, 1990;

Thomas, 1999; Walker, 1986, 1998, 2004; Wood, 1997), suggesting that market conditions were coerced (Rothbard, 2006).

In the post-Civil War era, self-employed African Americans operated less in the mainstream economy and more in segregated communities as the result of political upheaval and social turbulence (Bennett, 2001; Kenzer, 1989; Schweninger, 1989, 1990; Walker, 1998, 2004). Sloan (2003) suggested that philosophical differences between the socioeconomic positions of W. E. B. Du Bois and Booker T. Washington stifled the leadership vision in African American communities. Booker T. Washington (1907/1970) challenged African Americans to “cast down their buckets where they are” (p. 219) and to take advantage of socioeconomic opportunities in the evolving free enterprise environment of the post-Civil War period. In contrast, Du Bois (1903/1995) believed that the economic foundation of African Americans in America lacked stability and cultural leadership because the new technology of the Industrial Age displaced African American workers as a viable force in the labor market.

According to ethnologists (Drake & Cayton, 1945/1993; Harris, 1936/1970; Pierce, 1947/1995), African American businesspeople with full rights of citizenship (Locke, 1689) operated in a dual economy (Loewen, 2000). This economic situation remained constant until the Nixon administration introduced legislation in the 1970s to develop minority business structures and opportunities (Kotlowski, 1998; Walker, 1998). The ability to operate in a favorable economy gives opportunities for redevelopment (M. Boyd, 2000).

In examining the contemporary state of African American self-employment, Smith (2003) identified three areas that could affect African American self-employment: (a) small business ownership among African Americans in the domestic economy is

tenuous; (b) education and management skills levels of African Americans restrict them to low-level clerical, sales, and craft jobs, and they often lack knowledge or skills that are transferable to more lucrative self-employment opportunities; and (c) self-employed African Americans generally establish their business ventures outside of African American communities.

Du Bois (1903/1995) was concerned that if the economic potential of a single African American was not developed, apathy could become contagious and influence the economic potential of other African Americans. According to Cole and Omari (2003), a growing body of evidence suggested that the creation of a strong African American business class in partnership, meaning mentorship and business education, with the African American community is a positive step towards closing the socioeconomic gap prevalent in the U.S. domestic economy.

Sharn (1996) reported that leaders from five African American denominational churches proclaimed that economic development and the control of wealth were the next steps needed for the full equality of African Americans. This group believed that harnessing the billion of dollars a day spent by the African American community could be the key to improving the lives of African Americans. From a cultural perspective, Dodd and Seaman (1998) stated that church doctrine and the vision of its spiritual leaders have a great influence on self-employment in the African American community.

According to Karvas (2003), African Americans comprised 13% (35.5 million) of the population and constituted a larger group of minority consumers in the United States, with annual purchasing power of \$470 billion. Jobs in consumer sales appear to provide the most lucrative self-employment opportunities for the African American community. Researchers (DeIVecchio & Honeycutt, 2000; Subira, 1988) reported that African

Americans are underrepresented in the field of consumer sales. African American students do not consider entering the field of sales seriously because of cultural beliefs (Karvas, 2003). Frazier (1970) believed that ideas about African Americans, including that they (a) lack salesmanship and (b) are nonviable consumers, are social myths.

Self-Interest

Researchers have concluded that Black immigrants are more likely to be self-employed than skilled native-born African American workers are (Amankwah, 2004; Borjas, 1986; Fairlie & Meyer, 1996, 2003; Freeman, 2002; Kalmijn, 1996; Light, 2004; Van Tubergen, 2005). The earnings of self-employed Black immigrants who have lived in the United States for at least 10 years generally exceed the earnings of native-born African Americans. Black immigrants from the West Caribbean have displayed a greater comprehension of economic theory, business fundamentals, and capitalism than native-born African Americans and have a greater understanding of how to find and serve a market niche (Capehart, 2004; Green & Pryde, 1997; Kalmijn, 1996). As a result, they are able to upgrade their social status more quickly than native African Americans. A high profile example of a Black immigrant from the West Caribbean who came to the United States was Marcus Garvey. He came to this country in 1916 with self-employment aspirations, becoming a national leader in the African American community (Carter, 2002). Thomas (2003) asserted that Black immigrants were less likely to be stereotyped as socially and economically inept.

Differences are apparent between Blacks who were sent to North America and South America. Gibson (1969) suggested the distinction between the two groups comes from the roots and location of slavery. He asserted that the practice of slavery in South America was not as brutal as that practiced in North America. Africans enslaved in South

America obtained human and property rights after gaining freedom, while Africans forced into slavery in North America suffered institutionalized social, economic, and political injustices that restricted those individuals for life. In *An Essay Concerning Human Understanding*, Locke (1690/1995) wrote that people were born with a blank slate (*tabula rasa*) that provided them with opportunities to exercise individual freedoms, even under duress.

Inherited Family Influences

In *The Negro Family in the United States*, Frazier (1939/2001) identified the African American family as matriarchal and generally comprised of one parent, many children, and other residents who might not be blood related. Frazier suggested that the African American family unit came together as a real family structure, as a matter of convenience rather than blood, marriage, or formal adoption found in nuclear family structures. Assimilation of the African American family unit into the framework of Western society was a plausible means of survival.

Gutman (1977) wrote that the Black family unit in the time of slavery was founded as a biblical family unit led by a strong and respected father figure. Family members had clearly defined roles and operated in the context of a nuclear family unit. Frazier and Lincoln (1974) asserted that the Negro man held the position of authority in the family unit and responsibility for its members, but had little control over the social, economic, and political climates that existed before and after the Civil War. As a result, the lack of political strength and material resources allowed external influences to breach the integrity of the family unit. The real family unit formed out of evolving relationships and social circumstances, decreasing the influence of the patriarchal system and increasing the influence of the matriarchal system.

Historical patterns provided evidence that few minorities relied on family inheritance as sources of economic value (Bynum, 2004). Ekeh (2000) argued that family support was the cornerstone of African American self-employment. With respect to family support, the 2003 National Vital Statistics Reports (U.S. Department of Health and Human Services, 2003) found that African American households in 2001 led the nation with respect to the number of cases of social illnesses, incidents of accidental and criminal homicide, and incarceration. Gjelsvik (2003) found that poverty, female-headed households, home ownership, and education are strong predictors of homicide rates, and African American males are the most at-risk social group.

The National Urban League (2004) recognized the family unit as a primary source of social inheritance and acknowledged that the chaos and uncertainty caused by its social problems has seriously affected African American families and communities. These social problems also have influenced the social status of African Americans in the public eye. According to Johnson (2000) and Light (1972), the African American community often is held responsible for the actions of its members, although other ethnic groups have not been held responsible for the actions of their members.

Historians have indicated that African Americans have experienced prosperity on a small scale through traditional succession or marriage since colonial times (Kenzer, 1989; Koch, 2005; Schweningen, 1989). Because of their mixed parentage, mulattoes were able to become wealthier than non-mulattoes were because they had more business opportunities. Hrung (2001) found that young African American males born after the passage of Title VII of Civil Rights Act of 1964 in the contemporary South experienced greater increases in personal income, as well as a higher percentage of debt, than did other African Americans in their age group.

Finances

According to Wolcott (1997), lack of access to mainstream capital markets has created a secondary economy, or dual economy, in the African American community. Ekeh (2000) asserted that the inaccessibility of financial resources historically has been a primary obstacle to African American self-employment ventures. Booker T. Washington (1907/1970), in *The Negro in Business*, noted that the community of former slaves lost confidence in the banking system after the failure of the Freedman's Bureau during the reconstruction period.

The National Urban League (2004) reported that three important economic factors influenced the African American community: (a) the economic status of the African American community is 44% lower than the economic status of the European American community; (b) the homeownership level is lower in the African American community than it is in the European American community because less than 50% of African American families own their homes, whereas 70% of European American families own their homes; and (c) the mortgage and home improvement loan refusal rates are twice as high for African Americans as for European Americans. In the United States, house equity represents 80% of the wealth of European American households. In contrast, it represents approximately 52% of the wealth of African American households ("Home Ownership," 2004). Jianakoplos and Menchik (1997) reported that African American households were less likely to move up the financial ladder and more likely to fall to the bottom. Moreover, Barsky et al. (2002) believed that the income of African American households was substantially lower than European American households' incomes. Gutter (2000) concluded that people from minority races or ethnic groups often

experience substantial disadvantages, such as low income or dependence on welfare that could affect the ownership of assets and investments.

Historically, little parental wealth or inheritance is evident in the African American community (Altonji & Doraszelki, 2005; Bynum, 2004; Conley, 2001; Gittleman & Wolff, 2004; Havens & Schervish, 2005; Heflin & Pattillo, 2002; Orr, 2003; Straight, 2001; Weber, 2003). Since colonial times, the accumulation of wealth by African Americans has been hindered by formal legislation (Agesa & Monaco, 2004; Cavalluzzo, Cavalluzzo, & Wolken, 2002; Straight, 2002; Utsey, Ponterotto, Reynolds, & Cancelli, 2000), consumer bias (Borjas & Bronars, 1989; Price, 2005) and gaps in financial services (Avery & Rendall, 2002; Jones-Correa, 2001; Shanmuganathan, Stone, & Foss, 2004, Usdansky, 1992). African Americans often have been unable to obtain loans for homes and business (Bates, 2001; Bates & Bradford, 2004; Blanchflower, Levine, & Zimmerman, 2003; Charles & Hurst, 2002; Coleman, 2005; Flippen, 2001; Ford, 2006; Foster, 2000; Freeman, 2005; Han, 2004; Monroe, 2002; Phill, 2003; Squires & O'Conner, 2001; Wiese, 1999).

Risk

Ekeh (2000) argued that risk taking is a key component in determining the success of a business venture. African Americans often have limited access to resources; this economic reality prompts many African Americans to take calculated risks in alternative markets. Walker (1998) noted that from the 19th century, neighborhood games of chance helped sustain African American businesses and households. These games of chance typically generated \$20 million a year in the African American community, until criminal elements from other ethnic groups took over these illegal operations. The illicit

drug trade also has generated financial revenue in the dual economy in the African American community (Bergmann, 2004; Fairlie, 2002; Shaw, 1983).

Lee and Peterson (2000) noted that the definition of risk is unique to diverse cultures. Risk may have a different meaning in the tradition of the matriarchal or female-dominated African American community (Bennett, 2001; Cain & Combs-Orme, 2005; Franklin & Moss, 2000; Rubin, 1978; Walker, 1998). Typically, a matriarchal social structure operates without resources, role modeling, discipline, structure, and the guidance normally expected from a father, or male, who directly influences the development of male leadership skills (Biblarz & Raftery, 1999). In a matriarchal structure, core elements of the free enterprise system, such as individualism, self-interest, and independence, are contrary to core patriarchal beliefs, and matters of risk become a collective decision-making process in which all community members have input (Gottner-Abendroth, 1999). Researchers have shown that the dynamics of the collective decision-making process tend to be riskier than individual decision making (Burnstein & Katz, 1971; Marquis, 1968).

Management Skills: Education and Management Training

Robb (2000) stated that the historical pattern of businesses owned and operated by African Americans indicated that businesses close more quickly than do those of other ethnic groups, even if efficient management controls were present. Business education and management skills often are necessary for entrepreneurial success, although studies that examined African American self-employment have focused primarily on the lack of general education (Ekeh, 2000). According to Washington (1907/1970), the lack of knowledge is more costly to the financial ledger than the presence of knowledge; development of personal knowledge allows one to create something from raw materials.

Brandi (2004) and Porterfield (1999) argued that African American business owners have fewer years of formal education and less business experience than their European American counterparts do. Kenzer (1989) reported that pre-Civil War African Americans had more business experience than post-Civil War African Americans, with that business expertise documented by R. G. Dun & Company credit ratings. Loury (2003) argued that the African American community believes that participation in formal business management education is the most prevalent need and will ensure that more African Americans become self-employed.

Historically, Endecavage (2000) noted that African American men were less likely to attend institutions of higher learning than other ethnic groups of students, and those African American men who have attempted higher education have had high drop out rates. Researchers have found that African American males across all age groups struggle in academic environments because of racism and stereotyping, and they often lack the confidence needed to obtain new knowledge (Couto, 2002; Gray, 2004; James, 2000; Rayhill, 2001; Thomas, 2003). Despite these findings, Sullivan (2002) believed that African American teenage males were capable learners and able to graduate from all levels of higher learning. According to Watts, Abdul-Adil & Pratt, (2002), the development of critical thinking and problem-solving skills in young African Americans can assist them in their sociopolitical development and their ability to analyze the economic, social, and cultural challenges they face daily. Walstad and Kourilsky (1998) explained that African American youth should be proactive in meeting the challenges and rigors of business education. According to Hisnanick (2001, 2003), military service has served as the largest vocational training institution for African American men for more than 50 years.

African American men appear to have trouble in higher education, with Barker (1991) claiming that learning theories have little relevance for minorities because traditional theory fails to address the diversity of culture, language, and learning styles. African American children who prefer traditional cultural learning styles and achievements to contemporary education often are at risk for academic failure (Sankofa, Hurley, Allen, & Boykin, 2005). Pryce (2000) suggested that the under-representation of African Americans in learning materials might affect the retention levels of African American learners. Vasudevan (2004) examined the literacy habits of African American boys in a traditional learning context and found that the boys used a hybrid form of storytelling and learning that was distinct from the conventional context. This form of storytelling operated as an alternative method of communication.

Mentorship

Ekeh (2000) pointed out that the presence of a support system has been associated with successful self-employment. Hamlet (2000) suggested that mentoring is a primary factor in determining the successful career of African American professionals. Shird (2001) insisted that mentoring programs for African American boys who were transitioning into men must be aggressive in nature and cover a wide range of social issues that could influence personal behavior and citizenship.

Researchers (Athey et al., 2000; D. Thomas, 2001) suggested that minorities acquired skills more readily from mentors who were from the same ethnic group. Conversely, Ross (1996) concluded that having European American male mentors could benefit African Americans. With European American mentors, African Americans may be able to avoid the stereotyping that often restricts their careers (Jenkins & Gardner-Hines, 2005). A problem noted by Morrison (1995) is that European American men

usually are reluctant to support individuals who do not share the same perspective and values.

As a viable alternative, Shubart (2006) believed that franchising was a good avenue for self-employed African Americans because it operates as an urban redevelopment tool with low start-up costs and readily available training programs. Friends and family form the initial customer base. In many cases, mentorship and financial assistance may be available from the parent company. Despite the value of mentorship, Herbert (1985) found that most African Americans involved in self-employment did not have mentors. Fox (1997) suggested that self-employed people could benefit from mentorship programs and training that was developed by experienced businesspeople with interpersonal and management skills. To meet the need for mentors, the federal government established minority programs that provided mentorship. According to the United States Small Business Administration (SBA, 1968), the purpose of the 8(A) Business Development Program was to foster the development of small businesses by disadvantaged owners. The program was derived from the authority of the Small Business Act, 15 U.S.C. 636 (j) (1) of 1968. The SBA has the authority to offer technical or management assistance for eligible individuals under this act.

Despite the attempt via legislation to bolster minority self-employment, Bates (1998) reported that the SBA practiced institutional racism from 1969 through 1995. Ong (2001) argued that minority-owned firms were less likely than traditional European American firms were to receive government contracts. According to Bean (2003), most 8(a) programs are facades for European American organizations led by an eligible token person who is socio-economically disadvantaged.

Research on Leadership

Carlyle (2001) concluded that leadership success in self-employment is not a result of learning from challenges and making an impact on the lives of others, but from a birthright that coincides with a prescribed time. Examples of people in this category are the following: Lido (Lee) Iacocca, Bill Gates, Franklin Delano Roosevelt, and Martin Luther King. Maccoby (2001) and Winter (2000) claimed that an individual emerges as a leader because of practical intelligence, endowed abilities, and recognizable competencies. Maccoby (2001) identified five competencies of effective leaders: (a) foresight, (b) system thinking, (c) visioning, (d) motivating, and (e) partnering. These competencies are prominent in successful leaders when the concept of emotional intelligence is considered. The concept of emotional intelligence, Maccoby continued, serves as the single most powerful source of energy that conveys meaning and an explanation of one's relationships with others.

In more recent research Boyce (2004) suggested that individual characteristics, such as attitudes, personality, interests, and the ability to influence others, could be antecedents of a person's self-development. He also asserted that these characteristics predict unique differences that may determine if a person could be successfully self-employed.

Biblarz and Raftery (1999) asserted that male leadership skills are difficult to develop in a matriarchal organization. Mohl (2006) explained that the male person must escape domination in a matriarchal organization if he is going to become a fully-developed leader. Mohl asserted that women who are seeking to develop leadership skills would also need to escape the domination of a matriarchal organization.

Leadership and Its Impact on African American Self-Employment

Jaeger (1994) argued that most self-employed people believe that being autonomous and doing something enjoyable, no matter how difficult, complements their personalities. Entrepreneurial theorists (Dennis & Fernald, 2001) asserted that the development and successful application of creativity and innovation is a transformational process during which self-employed people take calculated risks and become entrepreneurs. Successful entrepreneurs can become economic leaders in society. Successful people have common personality traits, with charisma's being one of the most prevalent characteristics of leaders (Bass, 1990).

The Personality Attribute of Charisma

People with transformational communication skills or lifestyles often are influential leaders in the community. The charismatic leader is a highly esteemed person with exemplary qualities. He/she receives recognition as a leader because of the formal position he/she holds in society (Jacobsen, 2001). The gift of articulation can also help leaders develop relationships that can be used to unify and influence the ideological goals of an organization (H. L. Arnold, 2004).

The Leader-Follower Relationship

Charisma may be the reason why a great man or woman, endowed with power, success, or wealth, is able to exert influence over the belief system of others (Jung & Sosik, 2006). According to Ehrhart & Klein (2001), charismatic leaders can have an extraordinary effect on their followers who perceive that their leaders provide inspiration and purpose. Ilies, Judge, and Wagner (2006) suggested that a charismatic leader could offer motivation, vigor, and energy to the members of a group or organization. Khurana

(2002) suggested that charisma is more than a physical attribute. Instead, it is a social product created by symbols of authority in religion, government, and business.

E. Friedman (2001) cautioned about a friend's warning that the American public does not understand the consequences of a charismatic personality. Although a charismatic person can inspire and motivate other people, only the possessor of the charismatic gift benefits from its properties. The gift of charisma also can have negative consequences.

The Negative Impact of Charisma

Researchers have suggested that charismatic leadership could have negative results when followers develop false perceptions about a leader's true ability as a decision maker (Gary, 2002; E. Simon, 2005). According to Gardner (1995a), followers may suffer endless disappointment if they invest too heavily in a leader who is unable to lead an organization properly. Gardner pointed out that many followers want to follow exemplary leaders, especially those who inspire, stand for something, and enable their followers to establish and achieve their personal goals and objectives.

In addressing the influence that unique personality traits have on an organization, the writer of the article "The Curse of Charisma" (2002) assumed that 35% to 60% of organizational leaders are interviewed and then hired based on unique personality traits that provide them with the power to master environmental factors. The article also reported that 37% of organizational leaders across America were dismissed for poor performance. E. Friedman (2001) claimed that the charismatic person invariably fails to plan for succession in the organizational structure.

The Application of Charisma in the African American Community

According to Bass (1990), world-class African American leaders or self-employed African Americans tend to be charismatic. The leader-follower relationship typically expands across traditional cultural barriers. Research has found that African Americans are more likely to be influenced by spiritual and transformational leaders who are associated with religion (Dennis, Hicks, Banerjee, Dennis, 2005). Bass (1990) claimed that the African American community employs and responds to those with transformational attributes, while the European American community employs and responds to those with transactional attributes. An indicator of why African American perception and activities do not share reciprocating relationship with the traditional marketplace environment described by Biggart and Delbridge (2004).

The attraction of African Americans to transformational leaders is shown in the example of church leaders in their communities (Boyd, 1998; Cavendish, 2000). Before the Civil War, slave owners used religious services as a mechanism to control their slaves (Bennett, 2001; Cowan & Maguire, 1994; Franklin & Moss, 2000; Walker, 1986, 1998, 2004). Few slaves had the opportunity to learn to read and write or develop the tools needed to communicate with large groups. As a result, slave owners selected particular slaves who could convey a charismatic religious message through visual and auditory means (Daniel & Smitherman, 1976; Pipes, 1945; Smith, 1970). The use of dramatic gestures played deliberately on the audience's emotions. Pipes (1945) asserted that early African American preachers used the charismatic preaching style developed by a White evangelist, George Whitefield, in 18th century England. Using the Whitefield model, the enslaved African American preachers soothed their captive audience and helped the congregation forget their plight on their one day of rest (Lippitt, 1969).

DeCelles & Pfarrer (2004) suggested that charisma did not always result in positive consequences. According to Wilmore (1973), the charismatic style can whip a congregation into rebellion as it did under the leadership of Nat Turner, an African American preacher. Because of that rebellion, the *Black Codes* were tightened, and many Southern states outlawed African American preachers before the Civil War.

During the reconstruction period and the Industrial Age, racial discrimination, violence, and legislation suppressed charisma as a visible personality trait in the African American community (Woodward, 1974). During this period, the African American church served as the community's representative in a separate socioeconomic structure, providing food and shelter in growing African American communities (Walker, 1998). Dodd and Seaman (1998) believed the church had a positive impact on the development of African American self-employment and influenced church members in managing a business enterprise and networking. A self-employed person who was a member of a church could not go into business if the venture was in conflict with church doctrine. The basis of this conflict is self-interest versus collective interest of the group.

According to secular researchers, church ministers provided the African American community with positive role models and leadership (Ford, 2004; Johnstone, 1969; Rooks, 1992). In public, however, African Americans typically were portrayed as street-wise manipulators with little or no respect for traditional social or economic values (Drake & Cayton, 1945/1993; Frazier & Lincoln, 1974; Liebow, 1967; Shaw, 1983; Wilmore, 1973). The role modeling by African American ministers provided a contrast to the generally negative depiction of African Americans as perceived by the American public.

African Americans often have entered the U.S. domestic economy through religion (Boyd, 1998). Historically, religion has enabled African American leaders, such as Dr. Martin Luther King, Malcolm X, and Jesse Jackson, to enter the world stage and apply pressure on the global community (Bass, 1990). In developing his qualities of servant leadership, Arthur G. Gaston (as cited in Jenkins & Gardner-Hines, 2005) worked closely with local ministers to provide basic services to the African American community. In creating his organizational vision, John H. Johnson concluded that ministers were positive role models who had the respect of the community (J. H. Johnson & Bennett, 1993). In building his organizational culture, Berry Gordy (2001) claimed that preachers provided him with inspiration and that their charismatic ability was able to transform congregations emotionally, making them true leaders in the African American culture.

Leadership Path: Four Successful, Self-Employed African Americans

Self-employment is more dynamic in self-determination than the passive influence of wage-and-salary employment (Hout & Rosen, 2000). The activities associated with successful self-employment can stimulate economic growth and improve the lifestyles of self-employed individuals (Ozgen, 2003). The lack of self-employment opportunities and hence economic activity does not promote economic growth and may result in the creation of a permanent underclass in a prosperous economy (Green & Pryde, 1997). Ekeh (2000) identified two common factors that prompted individuals to seek self-employment: (a) work dissatisfaction in corporate environments, for example, low job satisfaction; and (b) perceived business opportunities in the surrounding environment.

Cultural Dissatisfaction with the Corporate Environment

Discrimination has been a systemic issue in the workplace for African Americans (Agesa & Monaco, 2004; Brown, 2003; Holzer & Ihlanfeldt, 1998; James, 2000; Stewart & Perlow, 2001; Whatley & Sedo, 1998). According to Caudron (2000), for men and women who seek economic opportunities, race and ethnicity can have a major impact on their personal choice to seek wage-and-salary employment or self-employment. As a result, Thomas (2003) believed that racist employment practices were dynamic and contributed to potential employees' seeking alternatives.

In his study, Ekeh (2000) found that successful, self-employed people perceived themselves to be ordinary businesspeople that operated in the same environment as members of other groups who faced and overcame similar environmental challenges. Fairlie (1999) explained that African Americans were approximately half as likely to become self-employed as European Americans and twice as likely to leave self-employment. Without continuity, the development of a strong African American business class continues to lack stability (Cole & Omari, 2003).

Kawaguchi (2005) and Boyd (2000) believed that disadvantages in the coerced marketplace, such as racial discrimination, protected markets, and an inadequate consumer base, could cause African Americans to enter the salaried sector or intrapreneurship instead of seeking self-employment. According to Walker (1998), the focus of equal opportunity legislation and the civil rights movement led by Dr. Martin Luther King was mass employment in the African American community, while civil rights groups, represented by Malcolm X, were more interested in the ideals of self-employment and self-determination.

African Americans continue to be underrepresented among employed people in the United States. According to Jensen (2003), self-employment could increase job satisfaction, economic rewards, and personal growth potential while promoting leadership skills. The study indicated that self-employed people could become leaders because they are able to convert personal visions into an economic reality. Vardiman (2001) concluded that environmental factors and individual traits and styles influence the development of leadership skills. Given the right environmental factors and individual traits and styles, a person could develop the leadership skills necessary to establish a successful small business.

Environmental Opportunity

Entrepreneurs have vision and capitalize on opportunities (Irigoyen, 2003) in their environment. Furthermore, Hmieleski (2005) suggested that entrepreneurs use improvisational behaviors, relying on their unique characteristics and traits to build successful businesses. Self-employment is in its passive stage when an individual's expertise and technical skills are developed and fine-tuned. When the state of self-employment moves beyond expertise and technical skills and introduces the element of innovation, self-employment reaches an active stage called entrepreneurship.

According to attribution theory, understanding the behavior of individual leaders begins with exploring their physical and mental processes and the situations in which they act (Shaver et al., 2001). Researchers have associated personality traits of self-employed African Americans with the success of a venture (Ekeh, 2000; Irigoyen, 2003). According to Hmieleski (2005), effective improvisation is a useful tool for a self-employed person in a dynamic environment. To understand personality traits and environmental factors that contribute to successful self-employment, four contemporary

and highly successful, self-employed African Americans, namely, A. G. Gaston, John H. Johnson, Reginald Lewis, and Berry Gordy, will be examined.

Arthur George (A. G.) Gaston, Richest African American in America. A. G. Gaston was born into a poor Alabama family in 1892. His grandparents were born into slavery, but before he died at the age of 103, A. G. Gaston spent 73 years in business and amassed a fortune of more than \$130 million. After serving in the celebrated all-Black regiment during World War I, his first job, in an Alabama coalmine, bound him to slave-like conditions until he decided to become self-employed. His business holdings eventually spanned communications, real estate, and insurance. Before his death, Gaston sold his companies, valued at \$35 million, to his loyal staff at one tenth of the market value. Gaston's wealth and influence have been compared to the wealth and influence of J.P. Morgan and Andrew Carnegie, and the magazine *Black Enterprise* named him Entrepreneur of the Century in 1992 (Gaston, 1978; Jenkins & Gardner-Hines, 2005).

John H. Johnson, Greatest African American Entrepreneur. John H. Johnson may be considered the greatest African American entrepreneur in U.S. history. Johnson founded the Johnson Publishing Company Inc. of Chicago, Illinois, the largest Black-owned publishing company in the world. The company employs more than 2,600 people and has annual sales of more than \$388 million. The company publishes *Ebony*, considered the nation's number-one magazine orientated toward African Americans, with a circulation of 1.7 million and a monthly readership of 11 million (J. H. Johnson & Bennett, 1993).

Johnson Publishing owns Fashion Fair Cosmetics, the largest cosmetics company for women of color around the world, and Supreme Beauty products, manufacturers of hair-care products for men and women. The company is also involved in television

production and produces *Ebony Fashion Fair*, the world's largest traveling fashion show. In addition, Johnson Publishing has donated more than \$47 million to charity. Because of all his work, John H. Johnson has received numerous national civic awards (J. H. Johnson & Bennett, 1993).

Reginald Lewis, First African American to Create a Billion-Dollar Business Empire. In 1987, Reginald Lewis was a corporate lawyer who purchased Beatrice International Foods for \$985 million and created TLC Beatrice, a snack food, beverage, and grocery store conglomerate that became the largest Black-owned and Black-managed business in the United States. Under Lewis's leadership, TLC Beatrice had sales of \$2.2 billion and was number 512 in *Fortune* magazine's list of the 1,000 largest companies in 1996. His personal fortune, in excess of \$400 million, made him the wealthiest Black man in history at that time. During his lifetime, Lewis was also a prominent philanthropist. In 1992, Lewis presented a gift to Harvard Law School that created the Reginald F. Lewis Fund for International Study and Research (Lewis & Walker, 2005).

Berry Gordy, Founder of Motown Records. In 1959, Berry Gordy Jr. founded Motown Records in Detroit. As a successful American record producer and motion picture executive, Gordy created the Motown sound that brought African American music into the mainstream of American popular music and changed culture around the world. Berry Gordy and his music company opened the economic door for African American artists, writers, producers, and executives. In July 1988, Gordy sold Motown Records to MCA and Boston Ventures for \$61 million. Boston Ventures later bought out MCA's interest and sold Motown Records to the Dutch-based Polygram conglomerate for \$325 million in 1993. Gordy was inducted into the Rock and Roll Hall of Fame in 1990 (Gordy, 2001).

Inherited Family Influences

Parental resources can help provide a solid economic footing for self-employed individuals (Dunn & Holtz-Eakin, 2000; Hout & Rosen, 2000), although few minorities have the foundation of inheritance (Fairlie, 1999). In the case of Gaston, Johnson, Lewis, and Gordy, family played an important role, albeit not monetarily, in their success as entrepreneurs.

Gaston's grandparents taught him to remember his responsibility to the community, and he understood that making a company profitable helped provide social and financial resources to the community. During a time when White businesses did not provide personal services to the African American community, Gaston provided African American customers with funeral services and insurance (Jenkins & Gardner-Hines, 2005).

Johnson was born into a sharecropping family in a segregated South. When he was a young man, every African American adult in Johnson's community supervised the daily activities of every African American child. Johnson and his family survived the Great Flood of 1927 in Arkansas. Because of that experience, Johnson claimed that survival was in his blood, and he believed that the greater the handicap, the greater the triumph, with failure the result of not trying (J. H. Johnson & Bennett, 1993).

Lewis grew up in a middle-class Baltimore neighborhood. Although his parents divorced when he was young, his natural father was close to Lewis and remained lifelong friends with his ex-wife's family. As a young boy, Lewis' mother, grandparents, and members of his new family always treated him like an aristocrat. Lewis learned social graces from his grandfather, who was a waiter. His grandfather served Lewis and his siblings a formal breakfast each morning in a manner similar to the way he served paying

customers at the upscale restaurants where he was employed. Lewis' grandfather taught him how to interact with people from different social backgrounds and cultures. As a young newspaper carrier, Lewis received support from his mother, who nurtured and developed his sales skills. Although he was a Catholic, he drifted away from the Catholic Church because the church did not invest in the parochial education of African Americans beyond middle-school level (Lewis & Walker, 2005).

These early learning experiences helped Lewis develop his fierce pride and independence. Lewis was comfortable being a role model and mentor to other aspiring minorities in business. Lewis also understood that he was in business to make a profit and not to carry the burden of others into the boardroom (Lewis & Walker, 2005).

Hout and Rosen (2000) asserted that the offspring of self-employed fathers are more likely to become self-employed than others whose fathers are employed in traditional workplaces. Gordy's grandfather, a former slave, was a landowner, and his father followed the teachings of Booker T. Washington and bought several businesses. Gordy followed his father's example and borrowed \$800 from the family credit union to start up Motown Record Corporation. Gordy learned his business philosophy from his father who taught him two approaches to business: (a) always engage in fair business practices, and (b) always meet customers' needs to maintain a successful business (Gordy, 2001).

Finances

Obtaining funding for business activities can be a challenge (Fairlie, 1999). African Americans who typically operate with more economic barriers may have difficulty obtaining adequate financing (Loewen, 2000). For Gaston, Johnson, Lewis, and Gordy, finding financing proved difficult.

Gaston was born into poverty, and he was aware that managing and investing financial resources for those who lacked the knowledge could solve many social problems. Gaston understood the economic inequality in society, but he believed that acquiring financial assets would enable him to build a financial foundation in the African American community (Jenkins & Gardner-Hines, 2005).

Ruynan (2005) asserted that self-employed people with superior resources have a competitive advantage. Johnson's financial resources at the start of his business venture were minimal. For his initial business venture, Johnson used his mother's furniture as security to borrow \$500. Johnson also believed that the ability to marshal financial resources could result in more equality in the marketplace. Fellow African American millionaires supported this belief. The consensus among these people was that they made money not because of the color of their skin, but in spite of it (J. H. Johnson & Bennett, 1993).

The Lewis family had little money, and as a result, Lewis' stepfather worked several jobs to support his growing family. Despite his humble beginnings, Lewis informed a White friend that he would become the richest African American man. Lewis possessed vision and a belief in himself that continued throughout his lifetime (Lewis & Walker, 2005).

Gordy displayed a keen aptitude for wealth building, and he employed qualified experts and family members to maintain his financial structure. In terms of marketable products, Gordy launched a series of independent subsidiaries that controlled various elements within his large empire, namely, writing, publishing, recording, and manufacturing. Gordy understood how to manage material resources (Gordy, 2001).

Risk

Risk is calculable and measurable (Knight, 1921). African Americans rarely take calculated risks in alternative markets (Ekeh, 2000). Gaston, Johnson, Lewis, and Gordy managed the aspect of risk differently.

Gaston took social risks. He believed that poor people could change their economic circumstances by accumulating even modest financial resources and remaining alert for opportunities to fill a need in the community. Gaston learned to teach the buying public the following:

1. to become knowledgeable about personal financial requirements,
2. to manage and secure material resources, and
3. to be responsible members of a community (Jenkins & Gardner-Hines, 2005).

Johnson chose paths of danger, destiny, and wealth, ignoring any signs of defeat. Johnson approached business by asking what self-employed people could do by themselves with available assets and resources. Johnson determined that good businesspeople could not stand on yesterday's success and that they should understand and anticipate environmental changes and put themselves in the shoes of the consumer (J. H. Johnson & Bennett, 1993).

Johnson believed that the secret to his success was luck, timing, and hard work. As his empire grew, his success strategies expanded to include: (a) living and selling dangerously, (b) living beyond his available means, (c) being committed to acting on a vision that pulled people further than they thought they wanted to go and that forced them to use their hidden strengths and attributes to arrive there, and (d) having the mental and physical strength to accomplish the vision. Once engaged in building his business, Johnson ignored any signs of defeat and had an attitude that gave him the confidence to take risks in the marketplace (J. H. Johnson & Bennett, 1993).

Johnson understood that African American self-employed people must be opportunistic. He believed a person could gain valuable information from listening to gossip spread at particular places, such as around the water cooler, at business planning meetings, social gatherings, or community events. Johnson placed himself in positions to be successful by following those rules (J. H. Johnson & Bennett, 1993).

Johnson said he did not start a business to become rich, but to provide a necessary service while improving himself economically. Johnson believed that success was fleeting and that self-employed people must keep their eyes open for new opportunities that could fill consumer needs in the marketplace and the community. Johnson understood that taking care of consumer needs could have reciprocal effects (J. H. Johnson & Bennett, 1993).

Johnson found a market niche in the African American community. He discovered that African American consumers existed, had disposable income, bought brand-name products, and had the means to buy additional products. To attract and retain African American customers, Johnson instructed salespeople to be friendly, treat every African American customer as an individual, talk to each African American at the same level as other customers, and avoid using negative words, phrases, and stereotyping (J. H. Johnson & Bennett, 1993).

Lewis built his business empire on the premise that he could break the proverbial glass ceiling that excluded minorities and women from success in the U.S. domestic marketplace. Lewis took a risk when he gave up a football scholarship to concentrate on academics. By making the most of a new developmental program for minorities, Lewis developed a master plan to gain entrance to the Harvard School of Law as a full-time student. The basis of Lewis' plan was to prove his academic ability. His plan worked, and

he said he was the only person in the 148-year history of Harvard Law School who ever received admittance to the school before submitting an application. Lewis graduated from Harvard Law School in 1968 (Lewis & Walker, 2005).

As a risk taker, Gordy experienced several business failures before becoming successful. Judiciously, Gordy practiced the craft of songwriting while employed as a factory worker. One day, he overheard fellow assembly-line workers talk about the number of years they had left until retirement. Gordy could not envision being a life-long employee counting the days to retirement. As a result, Gordy discarded his blue-collar garb and put on the attire of an entertainer that same day. Gordy wrote songs during the day and mingled with entertainers at night (Gordy, 2001).

Management Skills: Education and Management Training

Credible training is essential in the management of organizational resources (Morris, 2002). African American business owners generally have fewer years of formal education and less business experience than their European American business counterparts (Brandi, 2004). Learning styles also could affect the ability of business owners to comprehend new information (Barker, 1991).

Athey et al. (2000) and De Raijman (1996) claimed that using someone from the same ethnic group to guide aspiring people to their goals could be more effective than using someone from a different ethnic group as a guide. Gaston learned his business management skills from people who understood his learning style. As a youth, Gaston attended the Tuggle Institute in Birmingham, Alabama. A local African American woman who taught descendants of African people the social and practical skills needed to be successful in their chosen professions established this school. She based her instruction on the philosophical, economic principles established by Booker T.

Washington. Gaston chose to become a servant leader, and he missed no opportunities to share what he learned in the marketplace with the African American community. Forty years after he had attended the Tuggle Institute, Gaston established a business school, named the Booker T. Washington Business College, to provide training for potential employees of his insurance and funeral home (Jenkins & Gardner-Hines, 2005).

Johnson referred to a positive mental attitude as the most important personal quality that enabled him to build his financial empire. Johnson stated that a self-employed person must have a broad vision and a staff of quality people who are focused on achieving personal and/or organizational objectives that provide services that others are unwilling to provide. Johnson advised self-employed people not to fixate on what other self-employed people were doing. Instead, he said, self-employed people should be more concerned about which course of action to take in a given situation (J. H. Johnson & Bennett, 1993).

Johnson asserted that self-employed people had to study potential customers and appeal to their self-interest using proven sales techniques. Johnson believed that a good businessperson should not just occupy space in an office, but should sell the company alongside the sales staff. He believed that sincerity was an important attribute in the art of successful sales. Johnson claimed that the practice of sales techniques was essential and necessary to improve one's ability to (a) grab the client's attention in the first two to three seconds, (b) address vulnerable spots in customer needs, and (c) find and emphasize common ground between the seller and the buyer (J. H. Johnson & Bennett, 1993).

Although Lewis' Ivy League education prepared him for the reality of the marketplace, he hated the idea that race or ethnic origin could influence a business opportunity. Nonetheless, he was aware that racism often influenced business

opportunities. After failing to acquire businesses on three separate occasions over eight years, Lewis decided to change his strategy when negotiating for future acquisitions. Instead of acting as if he were the principal buyer, as he had done previously, Lewis decided to act as if he were just the legal representative of an unnamed principal buyer. Next, Lewis assembled a quality team with expertise in high finances, and he acted as if this major acquisition was already completed in his mind. The strategy worked, enabling him to make his first major acquisition in 1983 and provided him with a strategy for acquiring Beatrice International four years later (Lewis & Walker, 2005).

While Lewis learned about finance while doing legal work for Minority Enterprise Small Business Investment Companies, the cornerstone of his financial knowledge came from lessons learned from his mother and his newspaper route experiences. From these lessons and experiences, he learned to establish the terms of a transaction from the beginning of business with others. He learned to say what he meant and deliver on his promises. He also understood that if he provided a service, he should receive payment for that service (Lewis & Walker, 2005).

Lewis discovered that most successful businesspeople conducted their businesses on a full-time basis. He learned that at different stages of a business venture, strengths could become weaknesses and weaknesses could become strengths. He was aware that persistence paid off in the marketplace. Lewis believed in the importance of African American self-employed people's abilities to make difficult tasks appear easy through repeated practice in private. In acting as role models, African American leaders were required to act in a dignified, executive manner regardless of whether the business environment was stressful or calm (Lewis & Walker, 2005).

Poor performance, whether in academics or business, was unacceptable to Lewis, and he refused to accept that it could be the result of color. Lewis did not acknowledge the word *can't* in his vocabulary and suggested that others should eliminate the word because self-employed people need confidence, preparation, and sacrifice to be successful (Lewis & Walker, 2005).

Berry Gordy's mother was educated, and as a young man, Gordy received encouragement to speak up in class so that he could gain confidence in the learning process. Although he did not finish high school, he completed a general education diploma, the equivalent of a high school diploma, while serving in the U.S. Army. As a member of the armed forces, Gordy attended leadership classes that helped him develop discipline and organizational skills. While stationed in Korea, he began to develop his communication skills after he saw how well Korean children had mastered the art of selling. Later, as a cookware salesperson, Gordy attended sales training that taught him how to open and close sales with enthusiasm (Gordy, 2001).

Gordy managed his company by walking from department to department. He created Motown Sound by hiring people based on their professional expertise instead of ethnicity. For example, he had all-White sales and finances departments because at the time, few African Americans had experience in those areas (Gordy, 2001).

Gordy tape-recorded his ideas day and night. He believed that no idea was bad; a bad idea was a good idea that just had not reached its mature state. Gordy was fascinated by the question of "what if" in the course of a discussion. In building his organization, he created a competitive corporate environment that nurtured and facilitated creativity, improvisation, and entrepreneurship. He founded his organization on the following principles: (a) create something, (b) make something, (c) sell something, and (d) collect

something. As the company grew in assets, he added (e) pay the bills, (f) save earnings, and (g) reinvest in the company (Gordy, 2001).

Gordy helped create a climate of racial equality in the community and music industry through music sales. Gordy believed that an organizational culture had to connect the company to the community. To accomplish this goal, Gordy used the assembly-line approach to artist development. He had professional artists teach young women how to walk on stage with poise and good posture. He called on the best designers, hair stylists, and makeup artists because he wanted to create an image of clean-cut respectability. His artists had to be more than just good musicians; they also had to present themselves as gentlemen and ladies: well dressed, well groomed, and well mannered. In essence, by helping people reach their goals and objectives, Gordy attained his own goals and objectives (Gordy, 2001).

Gordy believed that a name possessed charisma and stood as a source of power. Whether the name was of a person, place, or thing, Gordy believed a name was perpetual and essential for shaping organizational attitudes. Gordy's company name, Motown, was derived from the city of Detroit and its automobile industry (Gordy, 2001).

Gordy understood that a mutual relationship existed between buyer and seller; the consumer needed to identify emotionally with the product or service being offered. Gordy learned that customer service was the key to success because customers spend their hard-earned material resources. According to Gordy's father, that made the customer right (Gordy, 2001).

Mentorship

The mentoring process can open doors to greater economic opportunities (Minor, 2004). Nonetheless, few African Americans who are engaged in self-employment have

mentors (Herbert, 1985). The teachings of Booker T. Washington and other prominent African Americans in Gaston's community and of his day influenced and mentored Gaston. In the process of his mentorship, Gaston developed 10 rules that provided the framework for his success:

1. pay yourself first,
2. establish a relationship and reputation at a reputable bank,
3. manage your financial risk,
4. don't borrow if you can't pay it back,
5. don't forget the little people; remember they are large in number,
6. don't get too flashy with material things,
7. find out where there is a need and fill it,
8. don't compete with Donald Trump if you don't have Donald Trump's resources,
9. build on your reputation, and
10. success attracts other opportunities. (Jenkins & Gardner-Hines, 2005, p. 273)

Johnson's primary mentor was his mother. She made him repeat the eighth grade several times before the family was able to move from the segregated South to Chicago. The neighbors laughed, but she told Johnson that he was kept in school so that he would not run amok on the streets or become accustomed to working minimal labor for minimal pay. Although he later completed high school in Chicago, Johnson stated that his limited education compelled him to take risks and become self-empowered. Johnson believed in the importance of doing every assigned task well because a person never knew when he or she would need to use the learned skills by doing a task well. As Johnson's business

grew, he sought mentorship from the leading African American entrepreneurs of the day (J. H. Johnson & Bennett, 1993).

Johnson read self-improvement materials by Dale Carnegie and others that helped shape his business acumen and attitude (J. H. Johnson & Bennett, 1993). As a result, Johnson developed increased self-confidence, a positive attitude, literary skills, as well as communication and selling skills. According to Johnson, if a person could not find a living mentor, he or she should study historical figures and emulate them.

Most important, Johnson suggested that people should never act as though they know everything about a particular subject; instead, they should be open to learning more by listening to others. In a 1978 discussion with Sam Walton, considered the richest man in America in the latter part of the 20th century, Johnson learned that he and Walton shared six life experiences:

1. they did not smoke,
2. they did not drink,
3. they were both born into poverty,
4. they grew up in small southern towns in Arkansas,
5. they had strong parents, and
6. they received love and discipline from their parents (J. H. Johnson & Bennett, 1993).

Lewis' formal training taught him about the need to create networks with established, prestigious people. As a result, Lewis combined his unique Wall Street financial savvy, Harvard legal acumen, and personal creditability learned through observing, associating, and imitating established White businesspeople with the toughness he developed on the streets of East Baltimore to become the first African

American to create a billion-dollar empire. Lewis possessed attributes that could be adapted to a changing environment (Lewis & Walker, 2005).

Gordy (2001) tapped inspiration from his father, as well as the talented people he met in his neighborhood, on his travels, and in his company. In this respect, Gordy preferred to reciprocate by mentoring others because he believed that every child, idea, or dream needed help to flourish. Gordy's own dream inspired millions of people from all racial backgrounds to begin successful businesses of their own.

Common Thread

Wallis (2005), author of the article "The New Science of Happiness" explained that the common thread among successful people was their optimistic attitudes. Although Gaston, Gordy, Lewis, and Johnson's business acumen shared common environmental factors, a different socioeconomic motive stimulated the desire of each man to achieve success as an entrepreneur:

1. Gaston: servant leadership (Jenkins & Gardner-Hines, 2005);
2. Johnson: vision and opportunity (J. H. Johnson & Bennett, 1993);
3. Lewis: the mission statement (Lewis & Walker, 2005); and
4. Gordy: a strong organizational culture (Gordy, 2001).

Each of these African Americans shared characteristics of mainstream industry leaders (Tedlow, 2001): (a) vision and courage, (b) an inclusive mission statement, (c) delivery of more than just goods and services, (d) organizational commitment, and (e) progression through continuous forward change. Because of these traits, sound business organizations emerged. In each case, the men's charisma influenced the leader-follower relationship and led the business organization to transform itself to another level of operation.

Each of the four African American entrepreneurs shared similar characteristics with extraordinary individuals, such as Andrew Carnegie and Sam Walton, recognized as two of the richest person in the United States during their lifetimes. These men all possessed the substantial self-interest needed to escape conditions of poverty (Carnegie, 1962; Gaston, 1978; Gordy, 2001; Jenkins & Gardner-Hines, 2005; (J. H. Johnson & Bennett, 1993; Lewis & Walker, 2005).

Conclusions

This literature review examined environmental factors that influence self-employment in relation to classical leadership (Palich et. al, 2005), the entrepreneurship concept (Drucker, 2004), and cultural points of view (Du Bois, 1899, 1903/1995; Walker, 1986, 1998, 2004; Washington, 1901/1986, 1907/1970). Historical artifacts discovered during archaeological digs provide links to past ways of life (Christensen & Arzigian 2003; Meskell, 2002). From an archaeological perspective, the literature reviewed in this chapter provided evidence of a gap between classical literature and African American culture. This literature gap should come as no surprise, based on the thesis that classical literature is embedded in patriarchy and African American culture is embedded in matriarchy.

When assessing personality attributes, most researchers focused on people in majority cultures (Carlyle, 2001). Since the 1960s, researchers have studied personality attributes of people in minority cultures (Bass, 1990). Previous research provided few examples of minority success models that others can emulate. Chapter 2 presented four examples of African American entrepreneurs who mastered environmental factors that could inhibit successful self-employment and used personal organizational skills to

remain successfully self-employed (Gordy, 2001; Jenkins & Gardner-Hines, 2005; J. H. Johnson & Bennett, 1993; Lewis & Walker, 2005).

Summary

This literature review examined theories, assumptions, and historical data related to African American self-employment. Environmental factors, such as inherited family influences, finances, risk, management skills, and mentorship appear to affect the possibility for self-employment among African Americans, and personal attributes are important to maintaining a successful business. Each aspect discussed adds to the foundation leading to improved economic growth (Smith, 2003).

Labor statistics revealed that less than 6% of self-employed people in 2003 were African Americans (USDC, 2002). Before the Civil War, Washington (1907/1970) argued that African Americans had developed trade skills that prepared them to be self-reliant, except in the areas of education and property ownership, but they lacked experience in the domestic economy. Although this condition is generally true, some African Americans have been successfully self-employed. Examples of successful African American entrepreneurs include A. G. Gaston, John H. Johnson, Reginald Lewis, and Berry Gordy.

In terms of environmental factors, the availability of resources influences the choice of self-employment, and these resources often are passed down through the family (Karvas, 2003). Historically, few African Americans inherit sufficient money to start businesses (Frazier, 1939/2001). Financial constraints influence all self-employment endeavors, but are especially true for African Americans who often struggle to obtain bank loans because of their race (Ekeh, 2000). Risk tolerance varies among groups, but select populations can bear more risk than others can (Lee & Peterson, 2000). Learning

skills can be an organizational asset that develops confidence, competencies, and skills, although no generic learning style exists (Vasudevan, 2004). Networking can open doors to greater economic opportunities, with the concept of mentorship coming in many forms (Shubart, 2006). From the aspect of personality traits, a transformational leader embodies characteristic that can influence the relationship between a leader and follower. Some groups are more likely to rely on the presence of transformational leaders more than others are (Jung & Sosik, 2006).

In chapter 3, the methodology used to investigate self-employment opportunities and initiatives among a sample of African American businesspeople in metropolitan Detroit, Michigan, is described.

CHAPTER 3: METHODOLOGY

Ethnologists have investigated environmental factors, leadership styles, and personal attributes among self-employed African American men and women (Ahiarah, 1993; Bates, 1997, 2001, 2006; Boston, 1998; Butler, 2005; Green & Pryde, 1997). The low rate of African American self-employment has puzzled these researchers despite Booker T. Washington's historic call to action (Washington, 1907/1970). The National Urban League (2004) stressed that the low percentage of self-employment among African Americans reflects an economic void in the African American community that discourages minority business development. The purpose of this multiple case study inquiry is to understand the environmental factors and personal attributes of self-employed African Americans who are successfully operating sole proprietorships, partnerships, and corporations in the metropolitan area of a major Midwestern city.

This qualitative case study examined both environmental factors and the personal attributes of self-employed African Americans to identify selected personal and organizational characteristics typical of successful, self-employed African Americans and their businesses in the DMA. The study sought to gain empirical insights into the success strategies employed by the selected population.

The personal experiences of five self-employed African Americans were recorded using semi-structured interviews with probes (Creswell, 2005). The self-employed people included in this study were defined as African Americans who were members of the BTWBA in the DMA for at least two years and have successfully operated their businesses for a minimum of five years. This qualitative research study used a case study design to provide illustrations of the historical challenges that have influenced African

American self-employment and personal approaches used to deal with socioeconomic circumstances.

In Chapter 3, the methodology that facilitates explanation of the central question in this exploration of African American self-employment is presented. The question pertains to what environmental factors, such as inherited family influences, finances, risk, management skills, mentorship, and unique personal attributes, contribute to self-employed African Americans' success in the DMA. An extensive literature review and interview process was the principal means of data collection.

Research Design

The research design for this study is a multiple case study, which is a specific method used to examine phenomena with more than one case, part, or member (Stake, 2006). The case study is a common research strategy that can be used to understand complex social phenomena (Yin, 2003a, 2003b). The case study design is appropriate when researching a particular aspect of a culture (Stake, 1995, 2006; Yin, 2003a, 2003b) such as African American self-employment.

The detailed study of a single person, activity, policy, strength, problem, or relationship in a case study can provide results that reflect that entity. The interest in the present study is in the collection of multiple cases that share common interests, characteristics, or situations to understand self-employment from different perspectives (Stake, 2006). The phenomenon of African American self-employment is a complex issue, involving culture and socioeconomic statuses that have a long-standing history (Ekeh, 2000). A multiple case study begins by defining the *quintain*, which is a phenomenon (self-employment) that is being examined (Stake, 2006). The use of a multiple case study methodology allows for the incorporation of qualitative tools

(Bishop, 1999; Bryman, 2001; Fife, 2005; A. Gray, 2003) and data so that the anthropological meanings in the individual experiences that used to assist in the development of historical patterns can be examined (Creswell, 2003; Stake, 1995, 2006; Yin, 2003a, 2003b). The cross-case analysis used in multiple case studies allows for the development of reports that link the cases together, giving understanding to the larger concept (Stake, 2006). In cross-case analyses, commonalities and differences that may be relevant to the problem are sought.

In his discussion on self-employment, Ekeh (2000) interpreted the phenomenon of success among self-employed individuals as owning and operating both their personal enterprises and their daily lives. The qualitative case study approach is used to record and understand environmental factors and personal attributes that are identified as commodities. This multiple case study involved the use of data obtained from successful self-employed African Americans to draw conclusions about factors that contribute to successful self-employment in the African American community. Evidence from data collected in a case study produced compelling results because of the time and resources invested by researchers (Yin, 2003a, 2003b).

The Design Discipline

Research extends knowledge with respect to a particular subject or topic. The qualitative approach, discussed in the methodology, is appropriate because it offers flexibility in recording and understanding environmental factors and personal attributes that arise during the research process. An advantage to the qualitative approach, as noted by Leedy & Ormrod (2001), is that the process can take place within the context of a natural environment. The case study design commonly is used when the research is conducted in natural surroundings. Data collection are accomplished using appropriate

interviewing techniques to record answers to questions about the complex nature of phenomena from the participants' points of view and provided a true-to-life result.

A case study design is appropriate in learning about situations that are poorly understood or are on under-researched (Leedy & Ormrod, 2001), such as African American self-employment. The case study design of the present study involved the use of data about successfully self-employed African Americans to provide information about successful self-employment in the African American community.

The case study method is useful for gaining an understanding of complexities associated with particular phenomena within a real-life context (Yin, 2003a, 2003b). The phenomenon of African American self-employment involves complex issues that include cultural and socioeconomic factors that have a long-standing history (Ekeh, 2000).

In a case study, the identification of key informants is an essential factor in the research process (Leedy & Ormrod, 2001). In the present study, five successful, self-employed African Americans volunteered to participate in semi-structured interviews that used probes to obtain information beyond the stated question. In addition, the five business owners completed a demographic survey developed to obtain information about the environmental conditions encountered by self-employed African Americans, as well as identify select personal skills or attributes that influenced economic and environmental conditions in their businesses.

The five African Americans who participated in the interviews were operating sole proprietorships, partnerships, and corporations in the metropolitan area of a major Midwestern U.S. city. The results of this case study illustrated environmental factors and highlighted personal attributes considered important for meeting the challenges associated with becoming successfully self-employed. The findings of this study might

provide encouragement to African Americans who want to become self-employed. The findings might also serve to build confidence in African American entrepreneurship.

Validity and Reliability of the Research Design

Validity and reliability provide credibility for the research design. Validity is a strength of the qualitative research approach because this approach presents findings from the standpoint of the contributor (Creswell, 2003). Firsthand accounts can help provide vivid pictures of the subject matter and its validity (A. Gray, 2003). Standardized questionnaires or interview schedules are inappropriate for qualitative studies because reliability and generalizability are not important considerations (A. Gray, 2003).

Validation of the findings is a continuous process because maintenance of accuracy and credibility must occur throughout the research (Creswell, 2003). For this research, the qualitative approach allowed flexibility, with the case study design providing the foundation of an inquiry into the environmental factors and personal attributes of self-employed African Americans. Qualitative research provided the following opportunities:

1. interact with the participants firsthand
2. record the interview as it took place
3. observe any noticeable behaviors
4. expand the boundary of discussion.

According to Leedy and Ormrod (2001), two questions pertaining to validity are necessary in the research study:

1. Are there sufficient controls that facilitate confidence in the conclusions drawn from the acquired data?
2. Can the conclusions provide generalization beyond the specific situations?

In selecting a case study research design, (a) truth value, (b) applicability, (c) consistency, and (d) neutrality are also considered.

Truth value. With respect to truth-value, Researchers, (Stake, 1995, 2006; Winegardner, 1998; Yin, 2003a, 2003b) explain the use of a case study design in this study is credible because the problem statement reflects a cultural phenomenon. Within a cultural setting, African American self-employment and the historical relationship between the marketplace and African American culture required analysis. Cross-examination of participants may provide appropriate feedback and support for the truth-value of the study.

Applicability. With respect to applicability, Researchers, (Stake, 1995, 2006; Winegardner, 1998; Yin, 2003a, 2003b) contend the research design allowed the culture of the group studied to be observed in its natural setting. Differences and similarities in patterns of behavior and interactions were recognized. The case study design helped in the quest for knowledge and understanding.

Consistency. With respect to consistency, Researchers, (Stake, 1995, 2006; Winegardner, 1998; Yin, 2003a, 2003b) explain that using the case study research design facilitated flexibility that could be adapted to specific data collection opportunities. The research began when specific questions were posed to all participants, with additional data obtained through probes that extended beyond the designated questions. The probes may have taken different participants different routes when answering, but they enriched the responses of each self-employed African American business owner. Expanding the boundaries of research is a factor that enhances the usefulness of a qualitative research design.

Neutrality. In terms of neutrality, Researchers, (Stake, 1995, 2006; Winegardner, 1998; Yin, 2003a, 2003b) holds that personal bias must not interfere with the data collection process in a case study research design. The possibility exists in qualitative research that a researcher may be tempted to draw the respondent in a particular direction. Moreover, if neutrality is not maintained by the researcher, the interviewee may answer in what he or she considers a socially acceptable manner and not as he or she actually feels about the issue in question. Bias may skew the results.

Limitations of the Research Design

The shortcoming of studying cultural behavior using a qualitative case study research design is the limited scale and breadth of the research that could result in inadequate representation. Generalizations may not be possible. Despite drawbacks, the appropriate interview protocol can reveal social problems and overall trends (Fife, 2005; Gray, 2004; Seidman, 2006; Stake, 1995, 2006; Yin, 2003a, 2003b).

Research Question

The focus of the semi-structured interviews addressed one solitary question: What environmental factors, such as inherited family influences, finances, risk, management skills, mentorship, and unique personal attributes, contribute to self-employed African Americans' success in the DMA?

Population

The African American population comprises 23.5% of the total population of the DMA, which encompasses the city of Detroit and surrounding communities (U.S. Census, 2006a, 2006b). African American self-employment has a distinct history in the DMA (Goodspeed, 2004; Sugrue, 1996; Thomas, 1992), with African American self-

employed business owners equaling 4.2% of the total workforce in the DMA (US EEOC, 2003).

Participants in this research study were African American individuals who were operating proprietorships, partnerships, or Subchapter S corporations, either full- or part-time. These business owners did not require organizational staffs, operating budget limitations, or formal academic credentials to be included the study. Ownership of any type of legal business was the only criteria for inclusion in the study.

Sample

The sample included five individuals who were members of the BTWBA in the DMA for a minimum of two years. Participants had started a business that had remained in continuous operation for at least five years. This standard provided a definition for success in this study.

Confidentiality

Every effort was made in this case study to ensure that the participant being interviewed was not subjected to unnecessary risks and understood that all information provided in the interview would be confidential (Seidman, 2006). Participation was voluntary, and the self-employed participants were free to withdraw at any time from the study. The informed consent form provided to participants included a section with respect to the methods used to protect the confidentiality of the participants. Audiotape records of the interviews and field notes to augment the recordings were used in order to secure data. The participants were assigned pseudonyms in order to ensure their confidentiality. The audiotapes and field notes were held in a locked file cabinet to protect participants' identities. After the study was completed and the dissertation approved, the audiotapes and field notes were destroyed.

Instrumentation

The search for widely accepted, recognized instruments aimed at measuring self-employed African Americans was unsuccessful. According to Bass (1990), few instruments are available to measure the attributes of self-employed African Americans. Imada and Schiavo (2005) examined 6,258 articles published in American Psychological Association journals from 1990 to 1999 using a keyword search associated with ethnic minorities and found that less than 5% of the articles reflected ethnic minorities as the subject topic. Because of these findings, the construction of an original instrument for the semi-structured interview (Appendix A) was appropriate.

In constructing a survey instrument, Leedy and Ormrod (2001) recommended that the framework of the instrument should be simple, clear, and brief. The open-ended questions on the survey instrument should be consistent, rationale, and assessable. They should engage the respondent and be professional in design. For this study, the construction of an interview protocol that included open-ended interview questions served as the primary data collection instrument. The semi-structured interview protocol provided opportunities to make qualitative inquiries into the importance of the environmental factors and personal attributes that contributed to the success of the African American entrepreneurs.

The rationale for each interview question is presented in Appendix A. The open-ended questions allowed participants to relate their experiences as business owners, acknowledge the role of family and friends, and discuss their personal beliefs about business operations and risk calculations. In addition, the questions also enabled participants to discuss the impact of education and networking on business ventures.

The interview process (Seidman, 2006) included an original demographic survey designed to obtain personal information about participants along with data on participants' businesses. The items on this survey included age, gender, level of education, marital status, number of children, type of business, location of business, length of time in business, and number of employees.

Validity and Reliability

No attempt was made to standardize the questionnaire or have fixed interview schedules for the purpose of reliability (A. Gray, 2003). Participants were allowed to expand on questions in detail with no time constraints placed on their responses. The interview process lasted approximately one hour. Validity was established using a pilot study.

Seventeen open-ended questions were developed for the semi-structured interviews. Listed below each question was the rationale for the question (Appendix A). The open-ended questions allowed each participant to relate his or her experiences (Van Manen, 1990) as a business owner, acknowledge the role of family and friends, and discuss his or her personal beliefs about business operations and risk calculations. The questions also enabled the participants to discuss the importance of education and networking on business ventures.

An original demographic survey was developed in order to obtain personal and professional information about the participants, as well as data about the businesses that were owned and operated by participants. The items included on this survey were participants' ages, genders, levels of education, marital status, number children, type of business, location of business, length of time in business, and number of employees. These items were answered using a combination of forced choice and fill-in responses.

Pilot Study

Because the interview protocol and demographic survey were developed specifically for the present study, a pilot study was necessary to assess their validity and reliability, as well as their usability with the group being studied. According to Creswell (2003), when a new data collection instrument is developed, a pilot study is essential. The purpose of the pilot study was to establish the content validity of the interview protocol and to determine if the questions and format could be improved.

Depending on the context of the research study, the pilot study process assists in evaluating the mechanical process of the qualitative methodology and allows for the correction of any problems prior to commencing the full study (Leedy & Ormrod, 2001). Creswell (2003) asserted that when conducting a pilot study, the number of people needed to test the instrument should be indicated and a way for incorporating their suggestions and comments into final instrument revisions developed (Creswell, 2003).

The pilot study for the present study began with asking six African Americans, four males and two females, to simulate being self-employed. Both female participants had graduate degrees, including a doctoral degree and a master's degree. Two male participants had graduate degrees, one male participant had a bachelor's degree, and one male has some college education. The pilot-study participants were asked the 17 open-ended questions. Participants were asked to focus on whether the questions were ambiguous or confusing. The researcher recorded their responses to determine if participants had achieved consensus about each interview question. If consensus was not achieved, the interview question was revised to reflect the responses of the six pilot participants. Based on the responses, five interview questions were changed. Following

completion of the pilot study, the semi-structured interview questions were considered to have face validity.

Research Methodology

The selection of a qualitative, case study methodology provides direction for this research study. When the purpose of the research is to learn from the experience of participants in relationship to humanistic issues, the qualitative method is most appropriate (Creswell, 2003). Qualitative research methods are flexible in formal reporting, and interpretation can occur with minimal bias and influence when the purpose of the research is clear (Creswell, 2003). Emerging research methods, open-ended questions, personal interview sessions, and in-depth analysis that can provide text and images are included when conducting qualitative research. The research question in a qualitative approach allows for the identification and interpretation of distinct patterns and relationships in the data (Stake, 1995).

In contrast, quantitative research approaches are less flexible or may be predetermined in structure (Creswell, 2003; Leedy & Ormrod, 2001). The research question in a quantitative approach allows a scientific relationship among select variables to be sought (Stake, 1995). The quantitative approach may be better suited for use with standardized or instrument-based questions and historical data that can contribute to a statistical analysis, but is less appropriate for interviewing techniques in qualitative approaches. Findings in quantitative research are limited by interpretation through a deductive process that allows making inferences to a larger population. The findings can provide explanations or predictions to confirm or validate hypotheses that can evolve into theory (Creswell, 2003; Leedy & Ormrod, 2001).

Advantages and Disadvantages

In evaluating practical use in a cultural environment, the selection of qualitative research has notable advantages over the selection of quantitative research. An advantage to the qualitative approach, as noted by Leedy & Ormrod (2001), is that the process can take place within the context of a natural environment. In the approach, data collection using multiple interviewing techniques to record answers to questions about the complex nature of phenomena from participants' points of view occurs and can provide a true-to-life result. In the qualitative approach, the researcher is personally involved in the data collection process. Guidelines for conducting the research are flexible and may change to meet the needs of the both the researcher and participants. Creswell (2003) noted that the qualitative approach has potential limitations:

1. The skill level of the researcher
2. The reluctance of the interviewee to cooperate
3. The inability to expand on sensitive subject matter in detail.

Researchers have recognized that the flexibility of qualitative research allowed for the construction of pertinent questions relative to phenomena for the purpose of interpreting and understanding the root cause of the research problem from the participant's perspective (Creswell, 2003; Leedy & Ormrod, 2001). The findings from qualitative research may be reported in narrative format as best determined by the researcher through inductive analysis. The subjectivity of findings can be problematic in the qualitative research approach because findings could be so narrow and specialized that they may be subject to misinterpretation. Findings in qualitative research are also unique to the question posed (Creswell, 2003; Leedy & Ormrod, 2001).

The informants selected for this research were asked to respond to open-ended, structured questions about how they addressed environmental issues and used personal attributes that could influence their successful self-employment. They received encouragement to provide in-depth responses using probes that either clarified previous statements or asked for additional information (Creswell, 2005). Responses to the interview questions had the potential to provide substantial information about self-employment in the African American community and added to the understanding of the role of successfully self-employed African American people in the business community.

Data Collection

The qualitative research approach provided opportunities to examine and record the anthropological meanings of individual experiences. These meanings assist in the development of historical patterns and an understanding of environmental factors and personal attributes when these attributes are identified as commodities. The five African American self-employed business owners selected for this research were asked to convey their personal experiences of building successful businesses and describe the impact environmental factors and personal attributes on their experience.

The case study incorporated several different data collection tools: (a) prior research, (b) historical texts, (c) autobiographies and biographies, and (d) oral history. This combination provided the foundation for the case study. Historical texts consisted of both primary or archival sources and secondary or published information and provided the foundational structure. More than 80% of the references served to fill the literature gap that existed about a dual economy (Boeke, 1953).

The remaining literature reviewed was based on information from specific individuals who had grown up and developed in a social and economic environment

similar to that used in the present study. According to Fife (2005), anyone who has grown and developed in a specific environment provides a native-point of view. The authors of cited autobiographies and biographies (Gordy, 2001; Jenkins & Gardner-Hines, 2005; J. H. Johnson & Bennett, 1993; Lewis & Walker, 2005) drew on people's personal experiences as resources and provided examples of the native-point of view.

The act of oral history is the unique life story as recounted by the key informer. The narrator of the oral history can provide information about past events and may reflect alternative interpretations of what has been written and is generally accepted as fact (A. Gray, 2003; Van Manen, 1990). The people interviewed in this research gave their personal accounts of operating businesses in the DMA. These accounts may offer a different interpretation from that previously written or generally accepted as fact.

Procedures

Data collection for the case study research was completed in two phases. The initial phase involved identifying 22 self-employed persons who were among approximately 500 active members of the BTWBA using the 2006 membership directory. The membership directory is a matter of public information. The basis for inclusion in the study was active membership in the BTWBA for two years and self-employment for five years. The membership directory included the company's name, proprietor's name, title, address, city/state, zip code, and telephone number. Because the membership directory did not include information that indicated date of membership or the date the member started a business, BTWBA historical publications were used with the membership directory to select candidates for this research. The selected members were contacted by sending an introductory letter (Appendix B), a copy of the informed consent (Appendix C), approved by the Internal Review Board (IRB) of the University of Phoenix, and a

copy of the demographic survey (Appendix D) to the prospective participants via the United States Postal Service. A preaddressed, postage-paid envelope for the return of the signed informed consent form and completed demographic survey was included. During this initial contact, the potential participants were (a) given a description of the research study, and (b) asked if they were willing to participate in structured interviews. They indicated their willingness to allocate time for the interviews, discuss their experiences of being self-employed business owners, and have their interviews taped on the demographic survey. These questions were used as screening tools in addition to participants' signing and returning the informed consent form. Selected self-employed organization members who were unwilling to give time for the interview were removed from the potential sample list.

The self-employed business owners who met the criteria for inclusion in the study and were willing to participate in the interviews were contacted by telephone to determine a time and place for the interviews. During the second contact, the researcher explained the purpose of the study and indicated the approximate time that would be needed for the interviews. Of the 22 potential participants, five agreed to participate in the interview process.

The second phase of the data collection involved completing the semi-structured interviews at the mutually agreed upon time and place. The informed consent form (Appendix C) had been signed prior to starting the interview. The interview questions were asked and audio recorded in the same order as the questions appeared in Appendix A. Probes were used to obtain in-depth information in response to each interview question. The participants were allowed to provide as much information as they deemed appropriate to answer the question and respond to the probes. The semi-structured

interview lasted a maximum of 60 minutes. All participation in this research was voluntary and every precaution was taken to maintain the confidentiality of the self-employed business owner.

Face-to-Face Interviews

The interviews were conducted at the participant's place of business at a mutually agreed upon time. Prior to the interview, the signed consent forms (Appendix C) and completed demographic surveys (Appendix D) were reviewed. In addition, the purpose and format of the interview was explained. The objective was to have the participant describe his or her personal experience by responding to the 17 open-ended questions that formed the basis of the semi-structured interviews (Appendix A). Participants were informed that they were free to elaborate on any specific question, if they chose. The interview meetings were audio taped for approximately 60 minutes.

Post Interviews

Following completion of the face-to-face interview, the draft interview results were reviewed, transcribed, and consolidated. Each participant was provided with a draft of his or her interview and a copy of the audio tape to check the transcription for accuracy. The coded interview reviews were finalized; to date, no discrepancies in transcription have been apparent. Excerpts of the transcribed interviews are presented in chapter 4 and 5.

The Role of Researcher

The goal of multiple case study research is to understand relationships between complex and problematic issues of a specific group (Stake, 2006). The role of the researcher is to determine a pattern of analysis that makes reasonable sense of human actions within the given context of a specific time and place. In case study research, the

two essential questions arise: (a) how much context is to be covered, and (b) how can patterns be recognized as they appear? In the present study, the researcher interviewed five African Americans who were self-employed. After completing the interviews, the responses to the questions were compared and contrasted to determine if patterns and trends emerged that could use to explain the phenomena of why the participants had achieved success as self-employed people. Although the participants represented different types of organizations, some commonalities were found among them that could be used to provide suggestions on how African Americans can become self-employed.

Methodological Check

In conducting the research, I met with the participants in their offices where they could be comfortable and felt at ease. I assured the participants that all information that they provided would be confidential and that no individual could be identified in the final dissertation. To assure that the results were not biased, a second person listened to the audio tapes and read the transcripts. No substantive changes were made to the transcribed interviews by the second reader. The transcribed interviews were sent to the respective participants to read and either correct or add information that could provide additional insight into their responses regarding their self-employment.

Structured or semi-structured interviews provided a source of methodological checks to protect the validity of the study. The interview process can provide useful data pertaining to relative facts, personal beliefs, and behavior patterns, as well as information about participants' reasoning and perceptions. In a structured interview, a standard set of questions and nothing more is prepared. A structured interview has more in common with the rigid framework of a quantitative study than with a qualitative study. The semi-structured interview adopted for the current study allowed greater flexibility and latitude.

Both standard and tailored questions could be accommodated in the semi-structured interview (Leedy & Ormrod, 2001). Interviews are the most important technique when direct participant observation is not possible. Face-to-face interviews are beneficial when conducted in the natural setting of the participant. The interview process adopted for this study allowed control of the line of questioning in such a way that participants provided historical data. To assure that the participants were not uncomfortable when participating in the face-to-face interviews, the researcher met with each of them at a time that was convenient for the participant and at a location of their choosing.

The interviews provide first-hand knowledge as *truth value*, and *applicable* because of the natural setting. The interviews were *consistent* because each participant was given the same consideration when the question was asked. *Neutrality* was maintained when each response was given.

Data Analysis

Following each interview, the interview was transcribed into Microsoft Word. A second person reviewed the transcriptions to ensure that the interview transcription was accurate. The transcripts, along with a copy of the audiotape, were mailed to participants via the United States Postal Service. Participants were able to review the transcript for completeness and accuracy. After the return of the transcripts, corrections were made in the Word files and the data analysis process began. All identifiable information was eliminated from the transcripts.

In case study research, understanding the phenomenon takes place as the qualitative data are collected, compared, and contrasted. In this study, data analysis involved the examination of environmental factors and personal attributes in the African American culture that served to either facilitate or obstruct self-employment. The analysis

categorized the responses by length of time in business and type of business to determine if environmental factors and personal attributes are more important in new businesses or specific types of businesses. The findings are included in chapter 4.

Summary

In chapter 3, the methods used to collect and analyze the data collected with semi-structured interviews were presented. Participants were five self-employed African Americans who agreed to be participate in the semi-structured interviews. They were asked to discuss their experiences and the personal attributes that contributed to their success as African American self-employed business owners. Each aspect was relative to the economic growth process. According to New Economy Strategies (2006), the DMA is seeking contributions to the economy from diverse ethnic and cultural groups.

The selection of qualitative methodology and a case study research design allowed flexibility in conducting the research (Creswell, 2003; Leedy & Ormrod, 2001). Few standard survey instruments measure perceptions of being self-employed from an African American perspective (Bass, 1990; Imada & Schiavo, 2005). In this study, an original questionnaire with 17 open-ended questions was constructed for the study, and interviews were conducted in natural settings. The results provide information about specific attributes of successful African American self-employed business owners and may encourage other African Americans to become successful, self-employed entrepreneurs.

In chapter 4, the results and findings for each research questions will be reported. Self-employed African Americans were asked to discuss their experiences and personal attributes that contributed to their success as self-employed business owners. In chapter 5, the conclusions and recommendations are presented. These are based on the data analysis

and could contribute knowledge about the leadership and the discipline needed for successful self-employment.

CHAPTER 4: PRESENTATION AND ANALYSIS OF DATA

The purpose of this case study was to understand environmental factors and personal attributes of self-employed African Americans who successfully operate sole proprietorships, partnerships, and Subchapter S corporations in the metropolitan area of a major Midwestern city. The participants were five self-employed African Americans who have been members of the BTWBA in the DMA for two years and have successfully operated their businesses for at least five years. Their personal experiences were recorded using semi-structured interviews with probes. The focus of the semi-structured interviews addressed one solitary question: What environmental factors, such as inherited family influences, finances, risk, management skills, mentorship, and unique personal attributes, contribute to self-employed African Americans' success in the DMA?

Respondent Biographies

Respondent 1

Respondent 1 has provided ownership and executive leadership to a healthcare organization for more than 22 years. The company staff of approximately 115 employees provides services to 100,000 people located in the southern United States. The company recorded annual revenues that exceed \$18M. The company is traded publicly on a domestic stock exchange.

Respondent 1 was born in the Midwest and raised as a Catholic. The respondent's father was self-employed, as were a number of other family members, including uncles and cousins. The respondent received an elementary education at the same school and sat at the same desk as did the respondent's father. The respondent holds a graduate degree in business administration and an advanced degree in executive management from two

institutions of higher learning and an honorary doctors' degree from a historically Black college.

Respondent 1 has served in executive leadership roles in several distinguished careers in the military, as well as in corporate and private business. The respondent also served in the federal government as a presidential appointee under several administrations. The respondent has long-standing friendships with notable leaders and celebrities in their fields of endeavor: military, government, political and social. Respondent 1 continues to serve as a distinguish member on several boards for civic and charitable organizations in the DMA.

Respondent 2

Respondent 2 is a second-generation proprietor of a family-owned and operated company that has been in business in the DMA for six decades. The company is both high-tech and labor-intensive. The company provides a wide range of professional printing products to a clientele base in public and private sectors of the United States and Canada. The company has been recognized for its products and community service with industry and service awards. The company prides itself on quality products, competitive pricing, efficient turn-around, and dedicated employees.

Respondent 2 has a bachelor's degree. The respondent's son is a college student. The founder, who is now deceased, also had a formal college education. The respondent has children who work in the company in various positions. The company employs approximately 20 nonfamily members in the business.

Respondent 3

Respondent 3 has been the proprietor of an automobile dealership in the DMA for more than 14 years. The respondent earned a bachelor and graduate degrees in business

from two prestige universities. The dealership is considered to be family owned and sells both new and used automobiles, as well as provides maintenance services. The dealership employs more than 75 nonfamily members, with annual revenues exceeding \$25M. The respondent has received national acclaim and economic achievement awards from prominent publications and serves on several corporate and community boards.

Respondent 4

Respondent 4 is the proprietor of an industrial and environmental service organization in the DMA that has been in operation for more than 15 years. The business is a Certified Minority Business Enterprise with revenues that exceed \$81M. The business is both high tech and labor intensive. The company provides staffing, consulting, and industrial solutions through the application of information technology and business administration to both government and private entities. Respondent 4 believes that the key to success is to provide the customer with professionalism, innovative technology, cost management, and service. The respondent is a military veteran, and holds an associate's degree and advanced executive training. This business is family owned, with family members employed within the organization. The business employs 200 nonfamily members, and 125 personnel have technical and scientific degrees. The company is registered under International Organization for Standardization (ISO) 14001 and 9001. The respondent has received national acclaim and economic achievement awards from prominent publications and has been cited for community service by numerous business associations.

Respondent 5

Respondent 5 has been the proprietor of a public accounting firm in the DMA for more than 24 years. The firm provides diverse professional accounting services using the

latest business technology and tools. The company provides staffing, consulting, and solutions to municipal government, non-profit organizations, and private entities that use information technology and business administration. The respondent is a certified public accountant and holds a bachelor's degree in accounting and a master's in taxation. The respondent believes that the key to success is providing the highest level of service by maintaining quality control standards, implementing peer reviews on projects, and hiring only certified public accountants. The business employs approximately 40 nonfamily members. The company has a high client-retention rate. The respondent developed an account foundation at a major accounting firm where the respondent supervised high profile domestic and international corporate accounts. While the respondent's business is not family owned, several family members are employed within the organization during summer vacations. The respondent is an active member of various charitable, civic, and community organizations and has served in many leadership roles. He has received regional acclaim and economic achievement awards from prominent publications.

Data Analysis: Demographic Survey

The demographic survey completed by each of the five participants was analyzed to understand the personal and business profiles of each of the business owners. Table 1, shown in Appendix E, presents the results of these analyses.

The personal characteristics of the five participants indicate that four of the participants are males, and three of the participants are married. With the exception of the single female participant, the others had from three to five children. Three participants had completed Masters of Business Administration (MBA) degrees plus additional education. One participant had an associate's degree and one had obtained a bachelor's degree.

All five organizations provided a specialized service to the public that involved various intensities of human resources, equipment, and technology. Four of the five participants, provide personal services in areas including healthcare/management, professional printing, and professional accounting. The fifth participant provides industrial and environmental services on a commercial level. Three of the five participants are founders of their organizations. The participants are not operating businesses that were in competition with each other.

The average years of their businesses' operation are 27.2 years. Respondent 2's company has been in operation for six decades, with Respondent 3 having the shortest time in business ($n = 14$ years). The average number of employees working in the business operations is 90. Respondent 4 has the greatest number of employees ($n = 200$) and Respondent 2 has the fewest employees ($n = 20$). Three of the five businesses owned and operated by Respondents 2, 3, and 4 are family-owned and operated. Respondents 2, 4 and 5 had adult children who work in the business in various capacities.

Each of the businesses has received either specialized certifications, and one company, Respondent 1's business is publicly traded on a domestic stock exchange. The Michigan Minority Business Development Council (MMBDC) had certified two businesses, those belonging to Respondents 2 and 4. Three of the five companies have received acclaim and economic achievement awards from prominent national and local publications. One company is a certified minority business enterprise and is registered under the International Organization for Standardization (ISO) 14001 and 9001.

Data Analysis: Findings and Discussion

The interviews were analyzed to determine if specific trends and patterns could be discerned in African American self-employed business owners' responses. Table 2,

shown in Appendix F, provides an overview of the categories identified in the review of the transcripts.

The interviews provided a detailed profile of responses relative to successful Black self-employment, as well as environmental factors and personal attributes used in attaining business goals. The research question examined in this study is the following:

What environmental factors, such as inherited family influences, finances, risk, management skills, and mentorship, and unique personal attributes contribute to self-employed African Americans' success in the Detroit Metropolitan Area (DMA)?

Responses that were directly related to addressing the research question were coded and categorized. The subordinate research questions were answered to the extent permitted by the cross-case analytic (Stake, 2006) results. For analysis, the individual responses were consolidated and identified using the code number assigned to the appropriate participant to allow comparisons among the five participants. A synopsis of the purpose of the primary research question and consolidated responses is presented in the results.

Interview Responses

Category 1 Questions: Historical

Category 1 of the questions was focused on participants' business connection to historic Hastings Street/Paradise Valley. The interview question was the following:

Question 1. Have you had any business connection to historic Hastings Street/Paradise Valley in the previous years?

The purpose of this question was to determine if participants had historical connections to an area of Detroit that has been associated with self-employment for African Americans.

One of the five participants, Respondent 2, had a direct business connection to historic Hastings Street/Paradise Valley. According to this participant, the Black Bottom was a prosperous, thriving community that provided diverse goods and services to residents, for example, drugstores, churches, hotels, entertainment lounges, dry cleaners, groceries stores, and other commercial ventures. The Black Bottom was a whole strip of Black businesses. He explained that:

When Black people came to town, regardless of their celebrity status, they had to stay in the Black Bottom area. At that time in Detroit's history, African Americans could not travel to Northwest Detroit to shop and there were no malls. Everything to sustain a community was located in Hastings Street/Paradise Valley or to sustain a community period. The community had total respect for each other's welfare and property. Arguably, integration and urban renewal destroyed Hastings Street/Paradise Valley as the anchor for Black businesses in the Detroit area.

Two of the five participants did not have knowledge of Hastings Street/Paradise Valley, but had direct knowledge of other enclaves of African American commerce. The remaining two participants had knowledge of historic Hastings Street/Paradise Valley, but no direct business connection. One of the participants who did not know about the Black Bottom indicated that she was more familiar with the West Grand Boulevard and Tireman area on Detroit's west side. This participant had been raised in the area, which was a large, economically prosperous neighborhood comprised of Black professionals, such as doctors, and lawyers, and business people. "My father was a professional and my grandfather who lived a few houses up the street was also a professional." The other participant who had knowledge of Hastings Street/Paradise Valley but had not personally

experienced it stated that, “The oral history was passed on by past presidents and members of Booker T. Washington Business Association. Today, we have pockets of that [Black commerce]; we have evolved from one focal point of commerce.”

Category 2 Questions: Commonalities to Major Industrial Leaders

Category 2 questions for the research inquiry were focused on the common denominators among major industrial leaders. The questions were phrase as follows:

Question 2. (a) What is your organizational vision? (b) What is your mission statement? (c) What are your customer service goals and objectives? (d) What is your commitment to your organization? (e) Are you prepared for organizational change?

The purpose of these questions was to compare the participants with the common denominators noted among industry giants. All participants provided answers to these subquestions (Appendix A).

Organizational vision. Each of the five participants had an organizational vision. However, their visions varied. For example, Respondent 1 indicated that his organizational vision was to be profitable and prepare African Americans for leadership positions in business. In contrast, Respondent 2 had an organizational vision that reflected growth within his company, but not at a rate that would exceed technology and resource capabilities. Respondent 3’s organizational vision was associated with changes over time. Respondent 4 had a wider, more global organizational vision that focused on the industrial environment. Respondent 5 was more philosophical in his organizational vision, stating, “The vision of the company is that we are a professional firm with the capability to provide the same type of professional services for generations to come that the big firms do.”

Mission statement. Each of the five participants had a mission statement that reflected his or her business acumen. The responses to this question varied based on the type of business. For example, Respondent 1's mission statement was to be profitable and to help people be proactive in managing their medical/health profiles. The second participant's mission was to exceed customers' expectations. Respondent 3's organizational mission statement was to provide the best product and service to customers and be a good community citizen. The fourth participant indicated that the mission statement of his business was to grow and diversify services and be an industry leader for industrial/environmental services. The fifth participant reported his mission statement was to provide broad-based professional accounting services through the integration of technology and people.

Customer service and goals. The five participants related their customer service goals and objectives during the interviews. The customer service goal for the first participant was to keep people healthy, customers happy with the healthcare provider network, and communicate with the healthcare provider network. Respondent 2 reported that everything in his organization was customer service, regardless of the product being promoted. The third participant had established customer service and goals that focused on being the best in providing customer service because that builds a strong business tie with both repeat and referral customers. Respondent 4 had customer service and goals that were related to being an industry leader. The customer service goal of the fifth participant was to provide the same level of service in the community that others experienced in large financial markets.

Commitment to organizations. All participants made comments about organizational commitments. The first participant indicated that he was committed "to the

organizational functions, profitability, development of people, and customer service, 100%. I [seek] to improve the image of African Americans because African Americans can provide leadership and run sophisticated businesses as well as anyone else.” The second participant was fully committed to his family business. Respondent 3 indicated that his business was his life, and he also was fully committed to his business and planned to give everything he had. The fourth participant did not provide a comment with respect to organizational commitment, while Respondent 5 indicated his commitment was to provide the leadership for the firm to address issues of quality control, business development, administration, and short and long-term range planning.

Organizational change. When asked about being prepared for organizational change, each of the five participants responded that they welcomed change in their organizations as a sign of growth. Respondent 1 stated that he is “a serious change agent.” He continued that effective, successful leaders in dynamic conditions have to be prepared for change. Many times, business owners and leaders who do not change with the environment are left behind. The second participant further indicated that change using information technology was welcome in his business. The third participant commented that change could be positive, but did not elaborate further. The fourth participant indicated that change was continuous. Respondent 5 indicated that his organization adapted to environmental conditions both locally and nationally regardless of whether the change reflected a war budget or a people budget.

Category 3 Questions: Motivation for Self-Employment

Category 3 questions were focused on inquiring about what prompted self-employment. The questions were phrased as follows:

Question 3. (a) Why did you open your business? (b) How did your interest in self-employment develop?

The purpose of the first part of question 3 was to obtain demographic information and find out what prompted participants to become self-employed. The purpose of the second part of the question 3 was to determine how the business differed from other businesses?

Question 4. (a) What kind of business do you operate? (b) What is unique about it?

Question 4 was a two-part question asked in order to determine the types of businesses in which the participants were engaged and understand the uniqueness of the business in the community.

Why did you open your business? The first participant indicated that he was recruited into the healthcare industry because of prior business and political experience. The second participant indicated that his business was a family-owned business that had been operating for more than 60 years. The third participant indicated that she always wanted to own a business, but did not expect it to be an automobile store. Respondent 4 indicated he opened his own business because he wanted to his own boss and lead his own destiny. He developed a roadmap or plan for his future and his family's future. The fifth participant indicated he had a dream so he developed a skill that allowed him to open his own business.

How did your interest in self-employment develop? To the second part of question 3, the first participant indicated that his interest developed because it was a way of life in his family. He suggested that African Americans must focus on business growth and create opportunities to employ their own people. He continued as follows:

We [African Americans] don't always need to have jobs. African Americans can become self-empowered when we provide employment for people and opportunities for people to grow for themselves and not be dependent on others to provide work and finances.

The second participant learned the family business from the bottom up to broaden his knowledge base. Respondent 3 indicated that she always was interested in operating her own business. The fourth and fifth participants made no response to this question.

Types of businesses and their uniqueness. Respondent 1 indicated that his business is as a healthcare insurer, providing supplemental insurance for low-income Medicare and Medicaid recipients. The second participant reported that his business was a commercial printing concern, and its uniqueness was the length of time his business had been in operation by family members. The third participant ran an automobile dealership. The uniqueness of her business venture was that women in this type of industry are not common. The fourth participant provided major industrial services to the original equipment manufactures (OEM). While he did not define his service as unique, he asserted that it was critical because it is the major cleaning required to ensure that the OEM facilities were operational on a daily basis. Respondent 5 was a certified public accountant (CPA) who had his own business. He asserted that the uniqueness of his business was the vision of the company to become an institution for the community versus a lifetime company for profit.

Category 4 Questions: Environmental Characteristics

Category 4 questions were directed toward understanding the environmental characteristics associated with participants' businesses and were phrased as follows:

Question 5. (a) Do you know your competition? (b) Is your direct business competitor of the same ethnic/racial/cultural group as you? (c) Is your business headquartered in an office or a home? (d) Is your business online? (e) Is your business located in the African American community? (f) Who is your target consumer market? (g) Are you an equal opportunity employer?

The purpose of question 5 was to determine if the African American self-employed business owner could identify competitors and the target market and if he or she understood about business practices. The rationale for the rest of the questions in this category was to understand determine the participant's business location and use of technology.

Know competition. Respondent 1 indicated that he knew the organization's competitors very well and watched them all the time. He reported that he created clear strategies to be competitive in all major areas of the business and said the necessary information was collected and assessments made. "Maybe our competitors do not have our company on their radar screen because we are not of the same racial/ethnic group," he suggested. The second participant knew his competition because knowledge of the marketplace is important. Respondent 3 knew her competition: "Typically, it is the next-closest peer dealer. Our true competitor should be other models (e.g., foreign, domestic, etc.) who compete for the same demographic. But we strive to be the best dealer among our peers." The fourth participant was aware of his competitors. The fifth participant indicated that he was aware of his competition because it focused on the same core product, namely, accounting services. The company had also branched off into an area that was not its specialty.

Direct competitor of same ethnic/racial/cultural group. According to the responses, Respondents 1, 3, and 4 answered this question by stating their competitors were not of the same ethnic/racial/cultural group. In comparison, Respondents 2 and 5 indicated that their competition was from a mix of ethnic/racial/culture groups. Respondent 5 said his competitors included two other Black firms, as well as some White firms. "One non-minority firm, headed by a female, is in every competition, and she wins a lot of proposals," he reported.

Business location. All of the businesses were located outside of the self-employed owners' homes. These locations included traditional office settings, with Respondent 4 indicating his business was located in an empowerment zone.

Business online. All of the businesses had Internet access, with customers/clients able to interact with the businesses directly. Respondent 2 indicated that the world-wide web was essential to his business. Respondent 3 reported that people shop on the web and businesses have to be online to be where the customers are doing their business. Respondent 4 asserted that information technology provides the business opportunity to be on the cutting edge. If a business does not have a web page, he said, it is not on the cutting edge. Without a web page, "You [other businesses] are not allowing your business to go to the market and compete in real time," Respondent 4 said.

Business located in the African American community. Respondents 1 and 5 indicated that their businesses are located in African American communities, but in other states. Respondent 2 reported his business is located in an African American community in the Metropolitan Detroit area. Respondent 3 is located in the suburbs, while Respondent 4 has made a commitment to consolidate his offices in an economically deprived area, namely, an empowerment or Renaissance zone.

Target consumer market. The first participant indicated his target market is low-income people who need help to manage their healthcare options. Respondent 2 reported that his target market is anyone who needs the legal and ethical printing of goods and services. Respondent 3's target market is anyone who wants or needs to purchase a new or used car. The fourth participant indicated that his target market is very diverse and crosses many industries. He further commented, "If you do not continue to diversify yourself, you may find yourself, as they say, when the auto industry gets a cold, suppliers get pneumonia, minority suppliers get double pneumonia, and that can be fatal." The fifth participant stated that his primary target market is nonprofit organizations, but his business has other professional services.

Equal opportunity employer. The five participants indicated that they were equal-opportunity employers. According to the Respondent 5, his staff is "very, very diverse. We have Blacks, Whites, Asian Indians, and Asians . . . that is probably one of the cornerstones of our firm that we have such a diverse staff."

Category 5 Questions: Environmental Factors

Category 5 questions for the research inquiry were focused on environmental factors. The questions were phrased as follows:

Question 6. (a) What influence did your family have on your becoming self-employed? (b) What roles did your family play during the start-up phase of your business? (c) Have your political beliefs influenced your business objectives? (d) Have your religious beliefs influenced your business objectives?

The purpose of question 6 was to find out how participants were influenced by their families and exposure to the entrepreneurial lifestyle.

Question 7. (a) Do you own your own home? (b) How did you obtain start-up capital?

The purpose of question 7 was to find out how participants obtained finances to become self-employed.

Question 8. (a) How did you assess potential risks associated with being self-employed? (b) Are you conservative or aggressive in your approach to risk? (c) How do you handle financial loss or gain? (d) How did you deal with uncertainty during the start-up process?

The purpose of question 8 was to find out how participants managed risk and uncertainty to become self-employed. This four-part question used probes to obtain answers.

Question 9. (a) Please describe your business education in terms of your expertise or knack, not your formal education. (b) Describe your previous management positions, and talk about how they prepared you to be a self-employed entrepreneur. (c) How does your education or specialized training influence your decision-making process?

The purpose of the first part of question 9 was to learn about how participants developed their managerial skills. The rationale for the second and third parts of question 9 was to learn of any unique experiences associated with the professional development?

Question 10. (a) Who provided you with guidance in seeking self-employment? (b) Was this person of the same ethnic/racial/cultural background as you? (c) How did this person guide you in starting and operating your business? (d) Have you experienced government assistance under SBA 8(A)?

The purpose of question 10 was to understand how participants networked with others who have expertise.

Influence of family in becoming self-employed. Respondent 1 stated that his father and other family members taught him that it was okay to be Black and in business by himself. Respondent 2 had grown up in the family business. The third participant reported that her family had a great influence on her becoming self-employed. “My dad was very supportive, but in the beginning my mother was very concerned about me suffering from the pain of a competitive world; now she is one of my biggest fans,” she reported. Respondent 4 indicated that his family had an enormous impact on his becoming self-employed. He was one of the younger children in his family that was living in an inner-city housing project. He reported the following:

We had huge family values because my dad passed away when I was 6 years old, and I developed responsibility for the welfare of the family. I wanted to get out in the marketplace to make sure that there was enough food and clothing for everyone.

In contrast, the fifth participant indicated his family had no influence on his becoming self-employed. However, he commented that his family did promote college and because of that influence, he received a degree. He further asserted that his parents were working class and that he is a first-generation entrepreneur.

Role of family during start-up phase of business. According to Respondent 1, his family gave him a foundation in business practices. “My cousin was one of the most successful people I knew and was a role model. I worked odd jobs that gave me practical and hands-on experience in operating a business,” he said. The second participant learned the business from his father. Respondent 3 reported that she minimized the role her family played in building her business because selling automobiles was completely different from the businesses they were in. “When family members are involved, I think

it is important that each role in the business is clearly defined,” she suggested. The fourth participant said as follows:

My family members provided positive role models. I saw them working in corporate America as teachers, policemen, postal workers, salesmen. They all counseled me about becoming my own boss to lead my own destiny. You do not have to do this or that, set your own career and set your own stakes.

According to the fifth participant, his family provided him with the tools, resources, and the encouragement to achieve the degree.

Political beliefs that influenced business objectives. Respondent 1 reported as follows:

My Republican political beliefs influenced my business objectives to a degree. Under the Nixon administration, I was part of the infrastructure. The Nixon administration made more Black millionaires than all the rest of the guys together. In my opinion, the period of the Nixon administration is very misunderstood by African American people.

The second participant indicated that his political beliefs did not influence his business objectives. “We print for everybody as long as the job meets ethical standards,” he said. According to Respondent 3, when it comes to sales, “I stay politically neutral. I do not wish to offend my consumer base. My objective is to sell as many cars as I can.”

Respondent 4 believed the politician should be working on the side of business. The fifth participant asserted that his political beliefs had an impact on his business objectives, but his business did not cause him to be in a party and a party did not cause him to do his business.

Religious beliefs influenced business objectives. Respondent 1 indicated that he grew up a Catholic, and he believed that his religious beliefs helped him in his business because his business is mostly about helping people and doing what is right. He continued as follows:

My religious background has influenced my business objectives by developing my ethics, morality, and integrity. My father was very religious and had high integrity. He mentored me on respecting the law. So, my religious beliefs taught me the difference between right and wrong, to do the right things, and help develop my integrity,” he said.

The second participant also agreed that his religious beliefs influence his business objectives because his organization was a faith-based organization and many of the customers/clients are faith-based. The third participant indicated that, as a salesperson, she must respect the customers’ and sales staff’s religious preferences. Respondent 4 indicated that his business was faith-based and family oriented. He believed that the Lord is the leader and as a company, employees in his company should follow and expect His blessings as long as the company lived under His guidance. Because the company follows His rules, the company can expect to prosper. The fifth participant indicated that his religious beliefs influence his business more than before. He prays on a rather regular basis for prosperity for the business. Respondent 5 believes that he was destined; in as much as he has the right personality and right energy level, to run something of this nature. He also thought that if it is legal, it is a service that He gave him the aptitude to provide. He therefore suggested that his religious beliefs have started to have more and more influence on his business objectives.

Own home. All of the participants owned their own homes. Respondent 1 asserted that it was ironic that his father who worked as a chauffeur and gardener would not marry until he had owned his home outright. He restored (his father's) home to its original state because it has been designated an historical site. He commented that he understood and appreciated his father's philosophy. He indicated that his father would go crazy with the knowledge that America has become a debt society.

Obtain start-up capital. Respondent 1 had a different approach to this question. According to him:

A new product line needs capital to be established, so my chief financial officer and I hit the road to raise monies. We traveled to a number of major cities and many times, we are the only African Americans taking a project on the road. Business has to raise money for growth and traditionally, access to capital has always be a real issue for African Americans. You can have all the great ideas and stuff you want, but if you do not have access to capital, your great ideas and stuff will not get to market.

Respondent 2 reported that his business was family owned and was transferred to him as an inheritance. The third participant indicated that she borrowed the required capital from family members and against a credit card. Respondent 4 indicated that he was a veteran, and he received a portion of his start-up resources from his military experience. The fifth participant indicated that he established a long-term relationship with a bank.

Assessment of potential risks associated with being self-employed. Respondent 1 cited that the primary risk was failure and the impact that failure may have on the small

business owner and its employees. A failed risk may also influence one's reputation beyond repair. Nonetheless, he suggested that failure could be looked upon as a development tool. The second participant reported that everything is a risk in small businesses. When the line is crossed, in other words, a business owner opens a business, the business owner is putting everything at risk. Respondent 3 indicated that risk comes with the territory. "As a business person, you must practice due diligence and as much homework as possible, then go for it," she suggested. The fourth participant indicated that he assesses potential risks with a mature approach. He minimizes the factors of risk to the family. "Most entrepreneurs in a start-up mode take high risk, but I adjusted my risk considerations as I gained experience," he said. The fifth participant discussed risk as being substantial. "To be employed in a business in the right market with the right product is like heaven on earth. To have the wrong product at the wrong time is hell. It is the worst nightmare," he said.

Conservative or aggressive in response to risk. The common theme of each participant was that learning to assess risk situations and developing personal risk management techniques was important in evaluating self-employment opportunities. Respondent 1 indicated that his approach to risk depended on the situation. He asserted that he could be conservative in some areas and liberal in others. He found it was dangerous to put people in boxes on the wide spectrum of issues in life. The second participant stated that he assessed the situation then did what was necessary to maintain business operations. The third participant was both aggressive and cautious in her approach to risk, depending on the situation. Respondent 4 did not respond to this question, Respondent 5 indicated that his approach to risk "just depends on...it's mixed." In general, he tended to be conservative, but sometimes he stepped out there.

Management of financial loss or gain. Respondent 1 did not provide a response to this question. The second participant indicated that he was a small business minority person, so he handled financial issues on a personal level. He stated that large corporations have unlimited resources, they can calculate their risk with less worry, and they write it off as they see fit. The third participant dealt with financial loss by learning from her mistakes. She explained that she reviewed her expense structure and made appropriate changes. For a salesperson, the only way to escape a hole is to sell, she said. Respondent 4 did not provide a response to this question. The fifth participant reported that there are times when he thought his spiritual and religious faith were not high, and those periods were the cause of anxiety and concern and he would question if they were going to be successful. "But then there are other times when I have been more secure," he said. He explained that there is a vision and a game plan, and if he "does not have all the answers, He [God] does, and that gives me some level of comfort."

Dealing with uncertainty during the start-up process. Respondents 1, 2, and 4 did not provide responses to this question, with Respondent 3 reporting that she dealt with uncertainty during the start-up process with optimism. The fifth participant indicated that uncertainties were there. "You don't know what they are, that what they are, uncertainty. We maintain faith and take the position that we have to win, some way. We don't always know how. We just believe that we have to win."

Business education. Respondent 1 believed his practical business education had been greatly influenced by mentorship from people who were directly connected to the economic system, especially if they fostered reciprocal relationships. The second participant developed his business education on the job. He learned to be technically skilled and to manage resources. A small businessperson must know the functional skills

and common business practices in his or her chosen endeavor. He integrated his formal education with things he learned on the job. The problem with being a professional or a skilled small businessperson is that such people know too much, he said. The small businessperson has to know it all to operate successfully. When people know too much, they depend on themselves instead of others. When a business owner does not know much about a topic, subject, or practice, he/she delegates.

Sometimes it is good to be dumb. If I was smart as I was I would not be working in my shop at 6 pm in the evening. I would be at leisure somewhere else. I would get someone else to do what I do and I would be gone for the evening. Sometimes it is good not to know nothing about the operation because it makes you hire people with expertise and forces you to delegate.

He explained that many people in businesses are very successful, but not technically smart. Few have specialized degrees in areas in which their company operate. They hire competent people to fill the technical roles, and they delegate. In expressing his opinion, he stated the following:

Small business ownership versus a large corporation is a whole different ballgame. Many of the Fortune 500 people were brought up in structure where if they failed that loss of resource could be replaced. [In contrast], small business people are generally creating structure as they progress and grow.

The third participant developed her management skills through instinct, such as, communicating with the team structure. She stated the following:

Get great people for your team, you can't do it alone. Formal training program can teach you functional processes but they cannot teach to lead and manage people. Learn to trust people, delegate, and wait for the end state. Then you pay and motivate accordingly. Trust people, motivate people, pay people, and recognize people.

Respondent 4 indicated that his business education evolved from military training, executive leadership courses, and on-the-job training. He makes sure that his executive staff acquires the latest training. The fifth participant explained that he developed his business knowledge from a growth process of being on the job; through trial and error; and by reading, having experience, and listening to input from staff.

It is an experience issue; the longer people are in business the more things they learn, the more mistakes they try to grow from. But it is really a growing on-site experience situation, because people really do not know. If a small business owner is a first generation [businessperson], then he/she really does not know about owning a business when growing up. A new small business owner just tries to keep enough money to make expenses. As they hire more people, they have issues concerning their compensation

Previous management experiences. None of the five participants addressed this question. This may have been because they were in their first management positions and had no previous experiences to describe.

Influence of education or specialized training on decision-making. The fifth participant reported that her decision-making process is generated from the growth process of learning and growing from mistakes, or "what we learn to do different or better." The other four participants did not provide answer this question.

Guidance in seeking self-employment. Respondent 1 indicated that he understood that he did not achieve his position alone, but on the foundation of others. He further asserted that his personal achievement was really worth nothing unless he used that achievement to help others who were disconnected from the system and worked with those who were connected to the system. The second participant indicated that his father mentored him in the family business. Respondent 2 also indicated that he has mentored others. The third participant, in describing her mentor, indicated that he did not look like any of the other program participants. “He worked with me and introduced me to people. I was in the loop to buy his store. I was in the (right place at the right time),” she said. Respondent 4 indicated that “A large automobile company provided me with guidance in becoming self-employed.” The fifth participant discussed his mentor who provided guidance in becoming self-employed. The man that he initially worked at a major accounting firm and already had a small accounting practice. Respondent 5 was given many of his clients when he left:

This man showed me how a small business accounting firm worked. Small firms do different things that the larger firms, like personal taxes, property taxes, things that I never really got involved with in the larger firm. As our firm grew and got into auditing, another major accounting firm ...kinda embraced us, brought us in, and taught my people. At that time, they needed a minority partner. We got along well from a relationship standpoint, so they helped developed people in my firm, they trained some of my people, assigned us to jobs as their minority contact. We worked 16-17 jobs with them and got a lot of experience from working with them.

This person was of the same ethnic/racial/cultural background. Respondents 1 and 2 did not provide a response to this question, while the third participant indicated that

he was of the same ethnic group. Respondents 4 and 5 reported that their primary mentors were successful African Americans.

How this person provided guidance to your business.

Respondent 1 did not provide a response to this question, while the second participant indicated that he observed the way his father conducted business. The third participant reported that her mentor helped her build her resume, provided coaching, and served as a gatekeeper. Respondents 4 and 5 did not provide responses to this question.

Have you experienced government assistance under SBA 8(A)? Respondent 1 did not provide a response to this question, and the second participant indicated that he had not experienced government assistance under SBA 8(A). Respondent 3 indicated both yes and no. She explained that she applied for assistance and was approved, but she did not pursue that particular project. As a result, she did not receive any government assistance for her business. The fourth participant did not answer this question. Respondent 5 indicated that his business was a participant in the SBA 8(A) program for nine years, “then we graduated, but we did not get much work out of it.”

Category 6 Questions: Personality Traits

Category 6 questions were focused on personality traits that influence self-employment. The questions for category 6 read as follows:

Question 11. What do you believe is your most dominant personality attribute and how did having this personality attribute helped in operating your business.

Question 11 was designed to elicit the personality traits that participants considered transactional and which contributed to their success or failure as a leader.

Question 12. What do you believe is your least dominant personal attribute and how has this personal attribute hindered you in your business?

Question 12 was designed to elicit the personality traits that the participants considered transformational and which contributed to their success or failure as leaders.

A dominant personality attribute and how it impacts your business. Respondent 1 believed that his most dominant personality attribute was his ability to get along with everybody in the organization. He indicated that this attribute was an asset because in reciprocating relationships, the information flow is dynamic. “While successful people generally are cut from the same mold, they have distinct personality traits, and characteristics and culture are secondary,” he said. Respondent 2 indicated that salesmanship was his dominant personality attribute, indicating that he was aggressive and hardworking. “In a corporation, the job of the CEO is to be a master salesman at all times. The foundational expertise is already in the company infrastructure,” he suggested. The third participant thought that personality traits change over time. “Initially, determination and persistence got me into the business,” she said. “Now, listening and motivating probably help me sustain my business. Presently, I think that I focus on keeping everybody uplifted and motivated.” Respondent 4 cited perfection and quality and order and transaction as his dominant personality attributes. The fifth participant indicated that the ability to facilitate (mediate) different interest and/or concerns was his most dominant personality attribute.

Least dominant personal attribute and how it impacts your business. According to Respondent 1, his least dominant personality trait was intolerance of people who lacked motivation to participate in the game of life and help themselves as well as others. In contrast, Respondent 2 had not discovered his least dominant personal attribute. As a small businessperson, he had to make his personal attributes all work. According to Respondent 3, her least dominant personality trait is that she does not become angry fast

enough in certain situations. The fourth participant recognized that knowledge of international protocol, and how to expand internationally, was his least dominant personality trait. Respondent 5 thought that his least dominant personality trait was the following:

Getting away from spending time on technical aspects...[my] focus has been more on administrative aspects. In other words, I think that as a CPA, I need to spend a lot of time on technical upgrades. I think that for me, personally, I probably need to enhance more, go back, and enhance the technical side that brought me to this point.

Category 7 Questions: Transactional or Transformational Leadership

Category 7 questions consisted of questions 13 and 14 and enquired about transactional versus transformational leadership behaviors.

Question 13. What leadership traits (Stogdill, 1995) do you credit in helping you create and sustain your business (transactional behaviors)?

Question 13 was designed to elicit the contribution of individual personality traits and characteristics that the participants considered transactional to their success or failure as leaders. Five leadership traits were the focus of this question, namely, capacity, achievement, responsibility, participation, and status.

Question 14. What leadership traits (Stogdill, 1995) do you credit in helping you employ innovations that moved your business to higher levels of prominence (transformational behaviors)?

Question 14 pertained to personality factors, including individual traits or characteristics, and was designed to elicit the personality traits that participants considered transformational in contributing to their success or failure as leaders. The same five

leadership attributes were queried for this question, namely, capacity, achievement, responsibility, participation, and status.

Capacity, such as judgment and risk assessment. Respondent 1 indicated that if a small business owner does not have capacity, he or she would not have the opportunity to do the other things. The second participant did not provide an answer to this question, while the third participant indicated that a leader needs to know when to push and when not to push and must know how pushing and not pushing influences the bottom line. Respondent 4 did not provide a response to this question. According to Respondent 5, a leader has to develop capacity.

I think I am getting better at . . . one of the things I do very, very well is customer relations (participation). Fine-tuning the details means there are a lot of people who write letters to clients and agencies. By taking and fine-tuning these things...a final look...somebody sent a proposal about some work they were going to do on the audit side. I think I am one of the best in the office regarding written and oral expressions to potential customers. I review much of the correspondence that leaves this office before it goes out.

Achievement: Knowledge and learning base. Respondents 1, 2, 4, and 5 did not provide a response to this question. The third participant suggested that a business owner has to know enough about his or her business so that if someone approaches the owner with an idea, he or she has an understanding. She continued as follows:

In the beginning, a leader is involved in the business in great detail, but not to the point of being a micro-manager. As the business grows, the leader progresses and is concerned with the overview and general details of the operations.

Responsibility: Dependability. Respondent 3 indicated that leaders give credit to employees. However, at the end of the day, the responsibility stays with the owner.

Respondents 1, 2, 4, and 5 did not respond to this question.

Participation: Intrapersonal skills. According to Respondent 1, a person in business must have intrapersonal skills that help him or her participate with employees in the day-to-day operations of the business. “A business owner must be prepared to participate in a lot of things,” he said. The third participant indicated that participation comes through building the team. The second, fourth, and fifth participants did not respond to this question.

Status: Socioeconomic position. Respondent 1 indicated that status can erode easily. The second participant asserted that for him to survive as a small businessperson, he must be good in all these areas.

If there is a downside to being a small businessperson in my professional trade, it is that I know too much and do not delegate enough to relieve some of the burden.

In the days of the Black Bottom, the key chain was a symbol of status. For those individuals employed as janitors, the keychain was a status symbol that indicated their level of responsibility. As a small businessperson, I got a lot of keys.

Respondent 3 indicated that status or socioeconomic position can take care of itself if the first four leadership attributes are mastered. If a small business owner achieves success, then status will come, she suggested. The fourth and fifth participants did not respond to this question.

Capacity: Cognitive ability and communications skills. The second and fourth participants did not provide a response to this question. Respondent 1 indicated that the ability to converse with people from all walks of life, and most importantly, “talk up with

them and never down to them” was important in building capacity. Respondent 3 reported that “rah, rah” stuff was not a strong suit for her. She hired someone with the expertise to motivate using such techniques. Respondent 5 thought that the biggest challenge was hiring people to take responsibility who had skills that were more on the cutting edge and in many respects, more technically sound than the owner. He reported that he hired people who were experts on the processes. He continued as follows:

Basically, they still come under my umbrella [status]. I had the loyalty of the people...They liked what I had done from the [organizational] structure standpoint, and I have total comfort letting them...because of their expertise...I have total comfort. I feel free to delegate. There are some days that I never leave this office, but they [the staff] are all over the place. Some small Black businesses are not trusting enough or are not confident enough in themselves. They fear that somebody smarter might take the business away. I think the way that you grow is that you offer ownership, which is what I have done. I am not the only owner [in the firm]. I think that people who are owners provide better service to what they own than as an employee, [so] I've done that. Also it has been very, very important that the skill sets needed are employee...[like] software savvy. I don't know how to do any of it. I hire people who are really good in that area. They know more than I do, but I am not intimidated by what people here know. The more they know, the better they know, actually, the better I feel because now I know I got expertise in areas, and I am the quarterback. I got running backs...you know, who are the best out there. I got cornerbacks who are the best out there. And my job is to keep it cohesive kept it together.

Achievement: Creativity and originality. Respondent 1 reported that he was creative and had skills that transformed organizational functions and activities. Respondent 3 indicated that she delegated creativity. The second, fourth, and fifth participants did not provide a response to this question.

Responsibility: Teaching others. Respondent 3 indicated that she was big on training. She believed that business owners must invest in their people. “Without this type of investment,” she continued, “how can they, as a team, become the best?” The other participants did not provide a response to this question.

Participation: Charisma or the ability to influence others. According to Respondent 1, he had the ability to influence others because he chose to participate in organizational activities. Respondents 2, 3, 4, and 5 did not answer this question.

Status: Celebrity. Respondent 1 indicated that he associated with recognizable people, but he was not a celebrity. Respondent 3 indicated that she did not consider herself a celebrity. She was a “behind the scenes person.” She preferred to be considered a positive role model and to serve as an example of which she was proud and which others could be proud of and emulate if that was their choice. Respondent 5 indicated that the name was on the door. The second and fourth participants did not provide a response to this question.

Category 8 Questions: Business Philosophies

Category 8 questions were designed to enquire about participants’ business philosophies.

Question 15. (a) Has being an African American been a facilitator or barrier in starting and operating your business? (b) Why do you think African Americans typically do not become self-employed? Please explain your answer.

The purpose of question 15 was to understand the participants' business philosophies. Two subquestions were used to obtain specific responses regarding the effects of being self-employed African Americans.

Question 16. (a) How have you sustained your business in the marketplace? (b) Is your business connected to an alliance or network? (c) What are the benefits of networking?

The purpose of question 16 was to understand how the participants created longevity in their businesses. The three subquestions provided additional information regarding the importance of networking while self-employed.

Question 17. What has been your greatest reward as a self-employed person?

The purpose of question 17 was to understand the participant's satisfaction in being in business.

The impact of being an African American and owning a business. Respondent 1 indicated that he had not forgotten his roots, and he chose to be himself rather than imitate others. He believed that visibility was the key to a successful business. He also believed that African Americans in general have greater potential to own and operate their own businesses than they realize. Respondent 3 reported that it depends on the time of day. Minority training programs allowed people like her to "get a foot in the door." It has been a challenge, she said, "especially being a woman. However, if people believe they can achieve, then they will. No one can define what the abilities of another person." The fourth participant asserted that minorities businesses are branded. "If not for that fact business deals could be agreed upon in a more timely manner. Instead, minority businesses go through a process," he elaborated. Respondent 5 indicated that being

African American had facilitated him in his profession. The second participant did not answer this question.

Reasons African Americans typically do not become self-employed. Respondents 1 and 2 did not answer this sub-question, while Respondent 3 indicated that not everyone is meant to be self-employed. She further asserted, “People are needed in all levels of commerce, blue-collar, professional, technicians...Everybody cannot handle the burden of entrepreneurship home every night...entrepreneurs need people to build upon,” she added. Respondent 4 suggested that the lack of capital is the biggest reason African Americans do not become self-employed. The fifth participant indicated, “it [self-employment] has improved in this economy. The loss of jobs in the present economy has encouraged African Americans to become self employed in areas that they have skills.”

Sustaining businesses in the marketplace. Respondents 1, 3, 4, and 5 did not answer this question. The second participant indicated he has sustained his business by becoming like steel. Steel is not an element. Steel is a manipulated composite of different elements into one strong structure.

Business is connected to an alliance or network. The five participants all reported that their businesses were connected to an alliance or network. However, they did not elaborate further on this question.

Benefits of networking. While Respondent 1 indicated that networking was important, he did not provide any additional information regarding the benefits of networking. Respondent 3 indicated that networking can have benefits on a corporate level, but business owners cannot let networking wear them out either. A balance is required between networking and operating the business. According to Respondent 4, networking helped him sustain his business. He indicated that he learned that the

company's marketing materials must be of grade "A" quality and that it was unwise to cut the marketing budget of the company. The fifth participant asserted that there are many benefits associated with networking, especially serving with an association that adds to the credibility of the business. "The more exposure a self-employed businessperson has in a network, the more people in the network keep that person in mind for business opportunities," he suggested. The second participant did not provide a response to this question.

Satisfaction in business. According to Respondent 1, serving, helping, and mentoring others brought him satisfaction and rewards from being in business. The third participant indicated that satisfaction is derived from being able to make a difference and giving back to the community was her greatest reward from being self-employed. Respondent 4 indicated that his greatest reward has been the opportunity to be a good, positive role model to the youth in the urban community, as well as to his family members and children. "To show that African American business people can deliver goods and services, price, quality, service, and new technology to the marketplace on time and break those stereotypes" was important to him, he added. Respondent 5 believed that his greatest reward is providing resources to the staff and enabling them to finance their families. "I appreciate the opportunity to provide professional and quality services to the African American community, where in the past the community did not have quality services available to them, and having my parents and family proud of my accomplishments." Respondent 2 did not provide a response to this question.

Research Question

One research question guided this study, namely, the environmental factors, such as inherited family influences, finances, risk, management skills, mentorship, and unique

personal attributes that contributed to self-employed African Americans' success in the DMA.

Each of the six areas included in the research question, namely, inherited family influences, finances, risk, management skills, mentorship, and personal attributes, were embedded in the 17 interview questions. After summarizing the responses to each of these questions, the researcher categorized them into the six areas to determine if patterns and trends emerged from the responses.

Inherited Family Influences

While only one participant was aware of Historic Hastings Street/Paradise Valley, as queried in the first question, two others had lived in similar areas where African American self-employment in the form of small service businesses thrived. The one participant who was aware of Historic Hastings Street had lived in the area, while another participant had lived in the same type of area but in another city. The third participant had lived in an African American community that was more upscale, but still had many small African American-owned businesses. Another participant grew up in the low-income Black neighborhoods of Detroit. While he had no family members who were self-employed, he was aware of the businesses in his neighborhood to which he had access, like corner stores, cleaners, and so on. The last participant was raised by working parents and had no experience with self-employment in his family.

Two participants indicated that their families had opened successful businesses. The first participant's family owned a retail establishment that sold groceries and small goods. He did not go into the family business, but he did learn about the benefits and problems associated with self-employment from working in and observing this business. The second participant whose family had a business continues to operate that business.

Under his guidance and leadership, the business continues to expand and is one of the largest print shops in the region. His father, in starting the business, provided a legacy from which this participant learned how to be a businessperson and how to lead effectively.

The third self-employed African American businessperson indicated that her father and grandfather had been attorneys, but she was not specific about whether they were employed by a law firm or were in private practice. However, her father encouraged her to become self-employed.

The fourth participant was one of the younger children in his large family, and he had lost his father when he was very young. He worked from an early age trying to contribute to the family. As he grew, his older siblings encouraged him to become self-employed as a means of escaping the restrictions placed on workers in an organization.

In contrast to the other participants, the fifth participant made the decision to become self-employed without family support. His family wanted him to work for a major organization because they thought it would provide a safe and secure future. He decided after six years of working with a large accounting firm to join a friend who had a small accounting practice. Shortly after joining the small practice, his friend left and he was running the business himself. After achieving success in his business, his family became supportive.

Four out the five participants had family members involved in self-employment or they were encouraged by family to become the owners of businesses. The fifth participant had to show his family that he could be successfully self-employed before his family became supportive of his venture.

Finances

Finances are essential for starting and continuing to operate all businesses. Four out of the five participants had to obtain outside financing to either open or buy into their businesses. The one participant who did not require financing when opening his business had inherited it from his father. Among the participants who had obtained financing, one had obtained bank loans, and another applied to the Veterans Administration (VA) for seed money. The one woman in the study borrowed from her parents and used her credit cards to start her business, and she paid off each debt in a timely manner. She felt that establishing good credit helped her partner, a large automobile company, develop confidence in her small business skills. One participant did not provide specific information with respect how he had obtained the initial financing. An interesting observation was that participants in this study did not try to obtain loans from the Small Business Administration (SBA) to start their businesses.

One mark of success of a business is its profitability; profitability depends on meeting two requirements: (a) the business must fill a need in the community and (b) the business must be unique. Each participant in the study had owned his or her respective business for more than five years and each was considered successful. Participants met the goal of profitability, and each filled a niche in the community with his or her goods or services.

Access to capital generally is a problem for African Americans. Respondent 1 and his staff members became very skillful in obtaining venture capital for organizational growth. This participant indicated that businesses have to raise money for growth. He further asserted that if an organization did not have access to capital the good ideas would never reach the market. Therefore, he believed that it was the responsibility of the self-

employed businessperson to obtain capital as needed. The participant who worked in industrial equipment indicated that small businesses must constantly diversify because if one source of business becomes stagnant in the economy, the small business owner must have another source of customers/clients to remain profitable. In the age of downsizing, diversification is not an option but a requirement.

Respondent 2 believed that all of the material resources obtained by his organization must be obtained through moral and ethical channels. He suggested that material resources obtained otherwise have potential to shake the foundation of the small business. When asked how they handled financial loss or gain, most participants said they handled financial issues personally. When compared to large companies, the financial risk was a worry. Having a vision and plan to accommodate a loss was important to the participants. For example, when faced with a loss, the third participant indicated that she learned from her mistakes and spent time reviewing her expense structure and making appropriate changes to overcome the loss. She indicated that the only way to recover was to sell her product.

Risk

The perception of risk differed for each participant. Respondent 1's risk assessment was based on the particular situation. He evaluated all of the critical elements and the impact his decision would have on his organization, workforce, and customer base. He understood that the primary risk facing a self-employed business owner was failure and loss of reputation. In many cases, he suggested, reputation was an essential ingredient in a successful business. Respondent 2's perception of risk echoed that of Respondent 1. He indicated that his business was founded on doing what was necessary and legal to maintain business operations. Small business resources may be limited, but

the responsibility for understanding the situation belongs squarely on the small business owner, he suggested. Respondent 3's perception of risk assessment also was situational. She understood that risk was part of being a small business owner, but she researched the situation and depended on a knowledgeable staff that assisted her in her decision-making process. Respondent 4's perception of risk had matured since his business started up. In his decision-making process, he considered the impact risk management would have on his family. Respondent 5's approach to risk was generally conservative, but he said he took greater risks when appropriate and after consultation with the Supreme Being.

There was little consensus among participants with respect to their responses to risk. However, all of them considered risk based on the situation, and they generally did what was best for the company.

Management Skills: Education and Management Training

While all of the participants had college educations, they also benefited from on-the-job training that gave them practical experience. Respondent 1 grew up in a family business and his management skills were developed at the executive level in several different careers in the military, private, and public industry. Respondent 2 learned his management skills from growing up in a business and learning from doing every task required in a small business. Respondent 3 developed her management skills through instinct, having a great executive staff, and being unafraid to delegate, and she learned about business from working in the organization prior to assuming control. Respondent 4 augmented his management skills through military training and executive training. Respondent 5 learned his management skills through trial and error while operating a small business and hiring experienced people; he had received his initial professional training by working in a large corporate firm.

Mentorship

Each of the participants had mentorship. Beside family members, Respondent 1 received mentorship from many high-profile renowned African American personalities, both male and female. Many of these high-profiled personalities monitored Respondent 1's career progress. The foundation given to Respondent 1 is that "you never get anywhere (social or economic position in life) by yourself without the help of others." Mentored by his father, Respondent 2 learned to operate the family business by doing assigned tasks. Respondent 3 received mentorship from a male African American who owned his own automobile dealership. He hired her as a salesperson and introduced her to the corporate staff of a large automobile company and the minority-training program. Respondent 4 received mentorship from a successful African American on the corporate staff of a large automobile company. An African American friend who became his business partner mentored Respondent 5.

Personal Attributes: Traits

Personality attributes among the five African American self-employed participants varied and each of them was unique. This finding may be related to their specific types of businesses. For example, Respondent 1 cited his ability to establish relationships and communicate with members at each level in an organization as his most dominant personality trait. His least dominant personal trait was intolerance of others who were not trying to improve their positions in life and the positions of others.

Respondent 2 cited his hardworking and aggressive sales attributes were his most dominant personal trait and his least dominant personal trait was yet to be identified because as a small businessperson, he needed to be good at every task. Respondent 3 cited her ability to listen to others and keep others motivated through encouragement as

her most dominant personal traits. Her least dominant trait was her ability to control her anger when required. Respondent 4 cited his ability to seek to perfection and quality as his most dominant trait, and his least dominant personal trait was the ability to reach out in attempting to expand his business. Respondent 5 believed his ability to mediate problems and issues was his most dominant personality attribute, while his least dominant personality trait was staying on task. The latter left him with little time for technical upgrades in his profession.

Most of the participants indicated that their personality traits were reminiscent of transactional leadership and not transformational leadership. However, their use of the traits associated with each type of leadership behavior was situational. The third participant indicated that a good leader is required to know when to push and when to back off from a problem that could be resolved by the employees or resolve itself. Learning to trust employees to do the right thing in the business is an important trait of a transactional leader. The participants in this study had for the most part learned to trust, but they still maintained control over their organizations. Ultimately, the responsibility for the success or failure of their businesses lay with them.

While all of the business owners who participated in the study were African American, they employed people based on their ability and not on their ethnicity. Having a highly trained, capable staff was an important factor in all participants' success.

Finally, participants had another personal attribute that was common to all of them: They were all ethical and believed their decisions were based on what was good for their employees, customers/clients, and community. While they were in business to make a profit, they were not as concerned about making money as they were about doing the right thing.

Summary

In summary, five African American businesspersons who have demonstrated how to be successfully self-employed in a dual economy were interviewed and the data collected from the interviews analyzed. In the course of being interviewed, the participants in this qualitative, case study research conveyed their personal experiences of dealing with environmental factors, such as inherited family influences, finances, risk, management skills, mentorship, and their unique personal attributes and characteristics that contributed to their success as self-employed persons in the DMA.

The face-to-face interviews did encounter limitations. The participants were free to answer questions without time constraint. In some cases, this flexibility did not allow equal time for direct responses to other equally important questions. A lengthy response from the participant may have also included elaborated responses to subsequent questions recorded under the initial question. This freedom gave opportunity for non-responses to be recorded under subsequent questions. In addition, to minimize the potential for interruption during the interview, the meetings were held at the convenience of the self-employed business owners, with most interviews held during normal business hours. This timing did not reduce the chances that the participants would have to engage in business activity during the course of the interview process. If necessary, the interviewee conducted required business activity during the interview.

Chapter 4 presented the research findings and analysis in the qualitative framework of this case study. The findings and analysis described five African American businesspersons' experiences of self-employment in the DMA. In chapter 5, a discussion of the implications of the data analysis is provided, strategies for development are described, and recommendations for further study are proposed.

CHAPTER 5: SUMMARY AND RECOMMENDATIONS

The low rate of African American self-employment has hindered the development of an African American business class (Cole & Omari, 2003). According to Washington (1907/1970), each member of the Negro race needed to be engaged in commerce, no matter how humble that business might be. The result of this engagement could make that individual indispensable in the community and provide opportunities for future generations. The purpose of this case study inquiry was to understand the environmental factors and personal attributes of self-employed African Americans who were successfully operating sole proprietorships, partnerships, and Subchapter S corporations in the metropolitan area of a major Midwestern city. The participants were self-employed African American members of the BTWBA in the DMA for two years and had successfully operated their businesses for at least five years. Their personal experiences were recorded during face-to-face interviews.

In chapter 5, discussion about insights that arise out of the narratives of the participants in the study is provided. The qualitative research method allowed great flexibility in capturing the depth of personal experiences. The insight provided from the interviews was used to answer the research question posed for the study:

What environmental factors, such as inherited family influences, finances, risk, management skills, mentorship, and unique personal attributes contribute to the success of self-employed African Americans in the DMA?

In the chapter, the following topics are addressed and discussed: (a) the research question, (b) conclusions from data analysis, (c) the effects of the limitations, (d) the

benefits of the research, (e) the recommendation and conclusions, (f) the significance of the findings for leadership, (g) and the possibilities for future research.

The Patterns of Cross-Case Analysis

The open-ended questions used in the interviews allowed the participant to articulate his or her experiences and qualifications as a business owner. The questions engaged the participants in addressing the environmental factors and personal attributes that helped them become successful. In addition, the participants shared their business experiences and their knowledge of Detroit's historic legacy. Their responses allowed for comparisons of their skills to those of mainstream industry leaders.

Eight categories of cross-case analysis emerged from the analysis: (a) historical experience, (b) comparison with major industry leaders, (c) motivation, (d) environmental characteristics, (e) environmental factors, (f) personality traits, (g) transactional versus transformational behavior, and (h) business philosophy. A discussion of the data analysis is presented and includes highlights from participants' personal experiences along with applicable research. In addition, a composite strategy for becoming a successful African American self-employed businessperson was extracted from the face-to-face interviews listed in Appendix G, as Table 3.

The discussion of each section is presented in two parts. The first part contains the purpose of the inquiry and summarizes personal experiences conveyed by select participants. The second part applies previous research that is pertinent to the discussion in each section.

Discussion of the Research Question

Historical Experience

The participants were asked about their historical connection to the past, specifically Hastings Street and Paradise Valley. This question related to understanding how self-employment in African American areas influenced the location of the businesses operated by the five participants. Respondents 1, 2, and 4 indicated that they had direct roots to commercial businesses in an ethnic community. For example, Respondent 2 described the area in the DMA located on Hastings Street and Paradise Valley as having every commercial business necessary to sustain a community. He also remembered that members of that ethnic community had total respect for each other's welfare and property. Respondents 4 and 5 had no direct business connection to the area, but were aware of the legacy of African American commerce through personal contacts. Because of their personal experiences, several participants had valuable knowledge, vision, and the confidence to seek self-employment.

According to Walker (1998), before the Civil War, Black enterprises were accepted and highly visible on the main streets of many American cities. Self-employed Black people at that time had acquired the needed skills, knowledge, and resources to be self-sufficient. Barnett (2001) reported that free Blacks operated small, but vital, business enterprises, like real estate, construction, and transportation, which were important to the community. In the North, free Blacks owned and operated restaurants but the clientele was typically White. Barnett also reported that in the South, dozens of free Blacks established their own plantations in the year 1830 and owned slaves. Slaves, with the permission of their masters, also engaged in business ventures befitting their knowledge and skills. After the Civil War, Walker (1998) explained that Black enterprises

experienced hostility and were moved off Main Street to back streets in the domestic economy. Black businesses lost their White clientele to other ethnic immigrant businesses. As a result, the majority of the Black businesses were restricted to the defined boundaries of African American communities for decades. Arguably, the confinement may have offered the African American community opportunities to embrace self-determination and become self-sufficient. At the turn of 20th century, Du Bois (1899) reported that Negro merchants working as retailers and wholesalers or offering personal services and building construction were engaged in commerce that sustained communities all over the United States. However, the argument may be limited in scope. Respondent 2 suggested that the subsequent policies of urban renewal and integration furthered the demise of African American enterprises and resulted in African American consumers seeking goods and services outside of their home areas.

The four successful African Americans describe in the literature review had the roots of their businesses in areas populated by African Americans. For example, Gaston provided African Americans with funeral services and insurance in an area of Alabama that was home to many African Americans, while Johnson provided news and publications to the African American community. Gordy's grandfather was a landowner in the South, and his father owned and operated a construction company in the Black Bottom area of Detroit.

The present study found that all of the participants were aware of the existence of a distinctive African American commercial culture within the community. African American commerce provided a foundation that sustained the community in which the participants lived. Walker (1998), as discussed in the literature review, asserted that African American merchants were a cornerstone in the mainstream economy. The

prosperity of self-employed African Americans was greatly impacted by legislation that created federal agencies to enhance opportunities for minorities to become business owners (Kotlowski, 1998). African Americans who have the desire and motivation to be successful can follow the leads of four African American entrepreneurs, Gaston, Johnson, Lewis, and Gordy, who developed thriving businesses that continue today.

Comparison with Major Industry Leaders

According to Tedlow (2001), mainstream industry leaders have listed five organizational characteristics that are common threads in the marketplace. Most businesses must have these characteristics in place to be successful: (a) vision and courage, (b) an inclusive mission statement, (c) delivery of more than just goods and services, (d) organizational commitment, and (e) progression through continuous forward change. With these traits, successful businesses with effective leaders emerge. In each case, the men's charisma, demonstrated in with their social position and personality traits, influenced leader-follower relationships, and led the business organizations to transform themselves to another level of operation.

This case study found information that supported the uniqueness of African American self-employment. After summarizing the responses to each of the interview questions, responses were categorized into the six areas to determine if patterns and trends emerged in the responses.

Organizational vision. Each of the five participants had an organizational vision, although their visions were specific to their businesses and were not the same for the five participants. For example, Respondent 1's organizational vision focused on profitability and African American leadership. In contrast, Respondent 5 had an organizational vision that reflected his desire to renown as a professional firm.

Mission statement. Each of the five participants had a mission statement that reflected their business acumen. Respondent 2's mission statement was to exceed customer expectations and build relationships.

Customer service and goals. The five participants described their customer service goals and objectives during the interviews. Respondent 2 stated that everything in his business was about customer service. Respondent 3's focus was on being the best in taking care of the customer needs and building the best organization to provide services for automobile products.

Organizational Commitment. Organizational commitment was important to each of the five participants. Respondent 3 explained that her business was her life. The other participants had similar feelings about their businesses.

Organizational change. When asked about being prepared for organizational change, each participant replied that he or she welcomed change in their organizations as a sign of growth. Respondent 1 identified himself as a change agent. Respondent 4 believed it was important to make required changes using information technology to maintain a competitive edge.

Inferences from previous research suggested that a substantial number of African Americans have reached global acclaim (J. H. Johnson & Bennett, 1993). Four highly successful, self-employed African Americans, namely, Arthur G. Gaston, John H. Johnson, Reginald Lewis, and Berry Gordy, are examples of how people can achieve success in a dual economy. The author, Claudia Wallis (2005), in the article "The New Science of Happiness" explained that the common thread among successful people was their optimistic attitudes. Although Gaston, Gordy, Lewis, and Johnson's business

acumen shared common environmental factors, a different socioeconomic motive stimulated the desire of each man to achieve success as an entrepreneur:

1. Gaston: servant leadership (Jenkins & Gardner-Hines, 2005);
2. Johnson: vision and opportunity (J. H. Johnson & Bennett, 1993);
3. Lewis: the mission statement (Lewis & Walker, 2005); and
4. Gordy: a strong organizational culture (Gordy, 2001).

Each of these four successful African American entrepreneurs shared characteristics of mainstream industry leaders (Tedlow, 2001). Because of these traits, successful business organizations emerged. In each case, the men's charisma influenced leader-follower relationships and led their business organizations to transform themselves to another level of operation.

The narratives of the participants revealed that major industry leaders in the mainstream economy do not hold a monopoly on the principles of success. Having an organizational vision, a mission statement, concern for customers, personal commitment, and the willingness to embrace and prepare for environmental change were common threads for successful African American business enterprises. Respondent 3 claimed that her business was her life and her commitment to the business was to give it everything she had. The four autobiographies and biographies of the successful African American leaders described in the literature review provided models that illustrated their work and promoted principles of success that resulted in their businesses being considered successful (Gordy, 2001; Jenkins & Gardner-Hines, 2005; J. H. Johnson & Bennett, 1993; Lewis & Walker, 2005).

The present research found that all of the participants used generally accepted principles and practices to sustain their businesses. People who are interested in

becoming self-employed can study the career paths and business models of people who have benefited from being entrepreneurs. Researchers, (Maccoby, 2001; Tedlow, 2001), suggested that successful people provide models for others to follow when turning ideas into profitable businesses. The four highly successful self-employed African Americans had role models that they emulated in obtaining their business goals and providing a legacy for others.

Motivation

The purpose of this inquiry was to obtain demographic information and determine the types of motivating factors that prompted the five participants to choose self-employment. Each participant possessed a personal desire, or self-interest, to be independent and seek rewards, responsibilities, and lifestyles associated with being self-employed. Each participant possessed the knowledge and skills needed for successful self-employment.

Three participants were first generation business owners, choosing to become self-employed rather than following familial tradition of working for others. One participant was the founder of his business, while another participant inherited his business from his father who had founded the family business. One participant, Respondent 1, had founded other businesses but was recruited to assume the ownership position of his current company. Each participant's interest in being self-employed developed from a different motive.

The personal experiences of participants illustrated how self-interest served as a motivator for becoming self-employed. In addition, each participant was innovative, although participants' businesses were diverse in terms of the goods and services offered

to the public. As a result, they were able to conceptualize their ideas and develop products that were accepted by their clients and customers.

Respondent 3 stated that she always knew she wanted to own a business. She just did not know it would be an automobile store. Respondent 1 felt that African Americans, collectively, needed to focus on business growth as a self-employed people sustaining their communities, not unlike the concern of Booker T. Washington's call for Negroes to be engaged in commerce at all levels.

Previous research indicated that self-interest is the foundation of self-employment (A. Smith, 1776), and that fame and fortune may come more quickly if one promoted one's self-interest (Carnegie, 1962). In the African American community, Black immigrants have been more ready to promote self-interest than native-born African Americans (Capehart, 2004; Green & Pryde, 1997; Kalmijn, 1996). In promoting self-interest, the ability to evaluate the requirements necessary for transforming a concept into a commercial good or service is important. Each of the four African American entrepreneurs described in the literature review shared similar characteristics with extraordinary individuals, such as Andrew Carnegie and Sam Walton, who were recognized as two of the richest people in the United States during their lifetimes. These men all possessed the substantial self-interest needed to escape conditions of poverty (Carnegie, 1962; Gaston, 1978; Gordy, 2001; Jenkins & Gardner-Hines, 2005; J. H. Johnson & Bennett, 1993; Lewis & Walker, 2005). Respondent 1 explained that a person can have an abundance of ideas, but if there is no capital or material resources, realization of a saleable product or service may never materialize.

This present study found the self-interest was the essential element in the success of the participants. Motivation is an internal drive that is needed for any person to achieve

success in business. Along with motivation comes the desire to create something that can contribute to the social and economic structure (A. Smith, 1776). Self-employed people have to take responsibility for their decisions and pride in their organizations. Creating a business requires motivation and keeping it operating requires self-interest.

Environmental Characteristics

The purpose of this inquiry was to find out about the types of businesses in which participants were engaged, understand the uniqueness of the business, identify competitors and the target market, and understand the participant's business practices. The narratives provided evidence that the five participants maintained professional images and viewed self-employment as a lifestyle. The participants were well versed in identifying the capabilities of their competitors. For example, Respondent 1 said that his competitors did not have his company on their radar screen, but he had them on his radar screen.

The participants recognized the global economy and understood that diversity of their target consumer market. Respondent 5 stated that diversity is the cornerstone of his target market and organizational staff. The participants also understood how African-American businesspersons were perceived in the marketplace. Respondent 1 stated he is fully committed to his organization, profit, people building, and customer service. Respondent 1 was also seeking to improve the image of African Americans by demonstrating leadership and engaging in commerce.

The participants were aware that expanding their business knowledge, using technology, and having exceptional business practices were practical methods for changing perception and bias. For example, Respondent 3 described her business as online because people shop online, and herself as a salesperson because a business has to

be where potential customers shop. Respondent 4 stated that information technology puts the business on the cutting edge, and without a web page, the businessperson is not allowing the business to compete in real time.

According to previous research, social problems in the African American community have been under scrutiny (Johnson, 2000). The public-at-large holds the African American community responsible for the actions of its members, although this view is not held with respect to other ethnic communities and the actions of their members (Light, 1972). In addition, research indicated that the buying public generally does not shop in areas that are perceived as unsafe (Gensch & Staelin, 1972; Gordy, 2001). This public perception then results in impressions that Black self-employed people cannot provide quality goods and services or promote customer satisfaction.

Relative to environmental factors, Gaston learned that his target market was his own community. He served the people of this community as a leader, teacher, and merchant. The community's economic situation benefited and provided both fiscal and moral support to the civil rights movement (Jenkins & Gardner-Hines, 2005). Johnson treated the Black consumer with respect and reinvested consumer dollars back into the community to improve their quality of life (J. H. Johnson & Bennett, 1993). Lewis established networks to bring together corporate assets (Lewis & Walker, 2005), while Gordy (2001) provided opportunities for the unique talent in community to grow.

The present study found that the five participants were engaged in unique organizations that required specific talents and abilities. They had to be aware of other businesses in the area that could be competitors and offer products and services that were superior, less expensive, or more accessible to maintain their market shares. The business owners also had to be willing to give back to the community and work hard to keep their

businesses operating efficiently. Each participant had developed their talents, qualities, and maintained a polished professional image. The literature review showed that perceptions of African American business owners are that they lack confidence in their abilities to be profitable (Gensch & Staelin, 1972). Potential African Americans who want to own their own businesses should be aware of the four successful African American self-employed people in the study who overcame negative public perceptions and established companies that provided high quality goods and services.

Environmental Factors

The purpose of this inquiry was to determine how participants' families and exposure to the entrepreneurial lifestyle influenced their management of risk and uncertainty, obtaining finances, development of managerial skills, and networking with others who had expertise. Each participant recognized that his or her family influenced his or her behavior either directly or indirectly. Family members served as mentors, role models, and financiers, with the presence of a father prevalent among four of the five participants. Respondent 1 described how his father taught him that it was acceptable to be a Black person and be in business.

With reference to finance, each participant owned his or her own home, which was a sign of stability in the economy. The participants acknowledged that resources essential to business start up were scarce, with the five participants relating they had acquired their start-up capital through different avenues. The common theme of participants pertaining to managing risk and uncertainty was that their methods of handling risks were situational. More often than not, the stability of the family support structure and personal prayer helped the participant develop skill levels to overcome obstacles in his or her business that were associated with uncertainty.

On-the-job-training and mentorship were common themes that enhanced the business education of the five participants. All of the participants were college graduates but indicated that they improved their skill levels in business management through on-the-job experiences. The self-employed participants recognized that business opportunities came with risk. Respondent 2 indicated that a small businessperson accepts responsibility for his or her business operations, but sometimes the liability factor keeps the self-employed person from going home at a decent hour.

Each participant acknowledged the contribution of a mentor in achieving business success. The primary mentor was of the same ethnic background as the participant, but varied in relationship to the participant. For example, the female participant indicated the previous owner of her business was her mentor, while the participant who had inherited his business considered his father to be his mentor.

Previous research showed that few nuclear family households exist in the African American community, with many households headed by females or single parents (Frazier, 1939/2001). As a result, a matriarchal belief system is prevalent among African Americans (Bennett, 2001; Franklin & Moss, 2000; Frazier, 1939/2001). In the African American community, social dysfunction is common, along with higher levels of illness, crime, poverty, education, and mentorship according to the National Urban League (2004). African Americans are less likely to own their homes (Ekeh, 2000) and African American males are the social group considered as most at-risk (Gjelsvik, 2003). The high rate of social dysfunction in the African American community could be an indication that self-determination is not a priority as compared to other needs. Washington (1907/1970) reported that in 1890, 25 years after the abolishment of slavery, Negroes represented 19% of all homeowners. Washington also reported that Negro

farmers owned and operated 22% of the farmland in the South Central states and 30% in the South Atlantic states.

Gaston took social risks when he trained people from different circumstances to be self-sufficient and contribute to the benefit of their families and communities (Jenkins & Gardner-Hines, 2005). Johnson chose paths of danger and ignored any signs of defeat. He took risks and expected a large return to his company and his culture (J. H. Johnson & Bennett, 1993). Lewis developed enormous pride because his family members treated him like an aristocrat (Lewis & Walker, 2005). Gordy's father provided the mentorship that laid the foundation for integrity in the business world (Gordy, 2001).

The present study found that specific environmental factors directly impacted self-employment. During the start-up phases of the businesses, family members provided funding, risk assessment, education, and counseling. Some family members worked in the business, thus helping the entrepreneur to operate the business without hiring outside help. Some family members worked as mentors to promote the business to others in the community. According to Frazier (1939/2001), characteristics of the family unit maybe different depended on the cultural backgrounds of the families. In some instances, the family unit can provide the impetus for a worker to move out of the safety zone and take risks involved with opening a business. The four highly successful African American entrepreneurs discussed in this study were greatly influenced by the family unit and returned economic dividends as a result of their success.

Personality Traits

This inquiry was designed to examine personality traits and leadership styles, namely, the transactional or transformational leadership styles that participants used to become successful as business owners. The particular personality traits varied among the

five participants. Each participant recognized that his or her personality traits were unique and contributed to his or her successful self-employment. Respondent 2 indicated that he had to be like steel, a composite of different elements, because the CEO had to be a master salesperson at all times. From the perspective of leadership, the narratives provided insight about what personal attributes helped the participant to become self-employed and what personality traits allowed him or her to maintain self-employment. Respondent 1 cited his ability to get along with every member of his organization as a distinct personality trait that was a foundation of his leadership style.

According to Bass (1990), African Americans were not viewed as a candidate group from the perspective of leadership development. The few African Americans who have been in leadership positions were perceived to have achieved world-class status through charismatic personal attributes and characteristics in contrast to transactional expertise. Bass suggested that few instruments are available to measure attributes of African Americans. During the decade of the 1990s, less than 5% of all research studies included ethnic minorities as participants (Imada & Schiavo, 2005).

Each of the four successful African Americans describe in the literature review achieved world-class status through the social position they held as the leaders of their particular companies (Gaston, 1978; Gordy, 2001; Jenkins & Gardner-Hines, 2005; J. H. Johnson & Bennett, 1993; Lewis & Walker, 2005).

The present study found that the participants were selective in the personality traits and leadership styles used to build their businesses. The responses indicated that personality traits and leadership styles were influenced by the situation. The literature review showed that African Americans were previously not considered to be candidate to develop leadership attributes and that few instruments were designed to measure the

population (Bass, 1990). The literature review showed that four successful African American self-employed persons used personal attributes available to them in building the businesses.

Transactional versus Transformational Behavior

This inquiry was focused on eliciting information with respect to personality traits, either transactional or transformational, that participants indicated had contributed to their successes as leaders. The participants shared insights about the personality attributes associated with their success or failure as leaders in their organizations and their communities. Their responses were categorized as either transformational or transactional. The majority of participants expressed their desire to be proficient in completing transactional tasks because of where their business agenda lay. Respondent 2 cited he had many door keys, and conveyed that the possession of many door keys was sign of major transactional responsibilities in the days of Hastings Street and Paradise Valley. Several participants indicated that they could hire others to engage in and complete required transformational tasks. Respondent 3 stated that she hired people with expertise in their fields, delegated creativity, and gave employees credit for their efforts.

Transactional activities are conducted with a basic skill set that can be exchanged for something of equal value. In comparison, transformational activities are conducted with innovative skills or attributes that can be used to transform others (Burns, 1995b). Matriarchal organizational structures are highly influenced by central authority (Gottner-Abendroth, 1999), with African Americans highly influenced by people in positions of central authority, such as their mothers, bosses, or pastors (Langley, 2000). The African American community is more receptive to transformational attributes, while European American communities are more receptive to transactional attributes (Bass, 1990).

Gaston developed 10 transactional rules for achieving success in the business world (Jenkins & Gardner-Hines, 2005), while Johnson engaged in high-risk activities that inspired transformational behavior (J. H. Johnson & Bennett, 1993). Lewis used preparedness as a transactional activity to success (Lewis & Walker, 2005), with Gordy (2001) using charisma as a transformational activity that highlighted his organization, the culture, and the city in which his company operated.

The present study found that transactional skills were prevalent. Although each participant was a highly qualified professional and by virtue of position possessed the authority to implement change the implementation of transformational skills were delegated. The literature review found the transformational attributes are highly acclaimed in the African American community. The literature review also showed that the four highly successful African Americans self-employed persons were highly transformational in character but the foundation of their organizations was transactional.

Business Philosophy

The purpose of this inquiry was to understand participants' business philosophies, specifically the manner in which participants created longevity in their businesses and remained satisfied with being in business. Three of the five participants, Respondents 1, 3, and 5, acknowledged that being an African American was a facilitator for starting and operating a business. In contrast, Respondent 4 cited that being African American has been a barrier. Each participant had a different perspective about the lack of self-employed African Americans. Respondent 3 acknowledged that self-employment was not for everyone because others may have other priorities. Respondent 4 indicated that the lack of capital was a deterrent to self-employment among African Americans. Respondent 1 suggested that visibility was a key to operating a successful business.

Others saw ethnicity as a barrier for conducting business. Respondent 4 explained how, as a minority business, he was placed on a waiting list and labeled as such instead of engaged in business ventures in a timely manner. He perceived being placed on a minority list as a barrier.

Each participant perceived that networking was a means for promoting self-interest and said it was designed to improve his or her business as an entity and sustain business longevity. At the same time, Respondent 3 explained that a businessperson cannot let the networking process become exhausting because a balance is needed between business activities and personal activities. The consensus among the participants was that self-employed people be positive role models and serve the community. Respondent 5 stated that he was enriched by the lifestyle his company was able to provide to its employees.

The biggest deterrent in African American self-employment may be the organizational structure of the culture. Researchers have identified that the African American culture originally existed within a matriarchal or agrarian society, meaning it was female dominated and collectivistic (Bennett, 2001; Franklin & Moss, 2000; Frazier, 1939/2001). Demographically, government statistics issued by the U.S. Department of Health and Human Services (2003) indicated that the African American family structure operates in the manner of a *real matriarch*. Typically, a matriarchal social structure operates without the resources, role modeling, discipline, structure, and guidance normally expected from a father or male head that directly influences the development of leadership skills (Biblarz & Raftery, 1999).

In a matriarchal structure, core elements of the free enterprise system, such as individualism, self-interest, and independence, are contrary to core beliefs, and matters of

risk become part of a collective decision-making process in which all community members have input (Gottner-Abendroth, 1999). Researchers have shown that the dynamics within the collective decision-making process tend to be riskier than individual decision making (Burnstein & Katz, 1971; Marquis, 1968). From a cultural perspective, the African American heritage is derived from a matriarchal organizational structure in contrast to the patriarchal organizational structure that is associated with the domestic economy.

Relative to environmental factors, Gaston's grandparents taught him responsibility to the community (Jenkins & Gardner-Hines, 2005). Johnson's community understood that they were responsible for his well-being (J. H. Johnson & Bennett, 1993) and Lewis set up trusts and endowments (Lewis & Walker, 2005). Gordy's music brought communities together (Gordy, 2001).

The present study found that networking was a key element in building the businesses and essentiality of being visible in the marketplace. The literature review showed that organizational structure and belief system of culture influenced the potential of minority business ventures. The literature review showed that the four successful African American self-employed persons were raised in the confines of the matriarchy but adapted to the freedom of the free enterprise system.

Conclusions

The data analysis for this research study brought to light contradictory findings: (a) demographic analysis demonstrated that economic development in the African American culture is viable; and (b) unforeseen findings put African Americans' economic development in jeopardy.

Demographic Analysis

Economic development in the African American culture is viable. According to Bates (2006), a new generation of well-educated and skilled Black entrepreneurs own large and growing businesses with many employees, many of whom are African Americans. De Raijman (1996) asserted that ethnic-owned businesses served as a transition point for employees of the same culture or ethnic group. With respect to education, all of the participants had completed college at various levels and had participated in advanced executive management training. One participant had professional certification and another participant had an honorary doctorate from a historically Black institution.

The profile illustrated that viable economic development is possible in the African American culture (Appendix E). Each of the five African American participant companies provided specialized services to a diverse clientele using various types of human resources, equipment, and technology at retail and industrial levels. The average number of years that the five businesses had been in operation was 27.2 years, with one company operating in the DMA for more than six decades. The average number of employees working in the business operations was 90, with a range from 20 to 200 employees. None of the participants provided basic consumer goods and services, such as food, shelter, and clothing; instead, their products were service-oriented or high-end consumer goods.

Three businesses were family owned and operated. The male participants were married with children. In some cases, the business owners' children worked in the businesses in various capacities. Previous research indicated that self-employment is more likely to occur among children of parents, in particular, fathers, who are self-

employed (Hout & Rosen, 2000). In addition, each business in this research study had earned public acclaim and/or accreditation. None of the participants were confined by the boundaries associated with a matriarchal social structure.

Unanticipated Findings

The research yielded several unanticipated findings that could negatively influence African American economic development: (a) the matriarchal cultural and organizational structure of African Americans, (b) a low level of self-interest among African Americans and immigrants of African descent, (c) transformational leadership, (d) the plight of African American males, and (e) the history of African American business in the DMA.

The most significant unanticipated finding was the influence that the matriarchal organizational structure has on African Americans, specifically in the form of cultural inheritance and adapting to the realities of the domestic economy. The collectivism synonymous with the matriarchal cultural structure counteracts the concept of individualism and the development of self-interest that is so foundational to the patriarchal basis for self-employment. The most glaring aspect of the matriarchal organizational structure is that males do not develop leadership abilities synonymous with self-interest and individualism when living in the midst of a female-dominated culture (Biblarz & Raftery, 1999). Leadership is a learned behavior generally acquired through personal development (Martindell, 1954). According to Mohl (2006), personal development synonymous with self-interest and individualism can only occur when the male or female escape the female-dominated environment. In the present study, each of the participants understood and respected the social structure of being an African American. In each case, the participant adapted to operating with the characteristics of

the free enterprise system and chose the path of self-employment as the means to transform the African American community.

Second, in reality, not everyone has the self-interest or aptitude to be self-employed. Respondent 3 stated that not everybody can be self-employed because self-employment is a lifestyle full of commitment and risk, and there must a proficient pool of employees or intrapreneurs available to help those who are self-employed. In this respect, a degree of separation exists between native-born African Americans and immigrants of African descent. The literature indicated that native-born African Americans generally seek engagement in intrapreneurship. For example, African Americans comprised 18% of the total workforce of the Federal government (US EEOC, 2004). In contrast, immigrants of African descent typically sought to become engaged in entrepreneurship in the United States economy (Amankwah, 2004; Borjas, 1986; Fairlie & Meyer, 1996, 2003; Freeman, 2002, Kalmijn, 1996; Light, 2004; Van Tubergen, 2005). Research suggested that this difference in self-interest and personal choices between people of African descent resulted from philosophical differences between slaveholders located in the domestic United States economy and those located in the Caribbean (Gibson, 1969).

The present study showed that the participant developed their skills and knowledge base as employees to become self-employed. Self-employment was always the primary objective. In addition, it was their domestic roots that they were committed to.

African American self-employment in the DMA is a viable alternative to working for an organization, but African Americans have limited bargaining power for generating start-up capital and financial backing. Goodspeed (2004) showed how African Americans had little power for combating urban renewal programs that resulted in the demise of

many African American owned and operated businesses in Detroit's Black communities after World War II. Classic theorists cited the importance of control over material resources, namely, land, labor, and capital, for businesses to thrive (Ricardo, 1817; Say, 1803/1855; A. Smith, 1776; Turgot, 1793). Historically, few African American small business owners controlled essential goods and services directly associated with these material resources (Drake & Cayton, 1945/1993; Gibson, 1969, 1978; Harris, 1936/1970; Light, 1972; Pierce, 1947/1995).

Financial institutions typically are the control mechanism for material resources of land, labor, and capital. Respondent 1 asserted that without financial resources, even the best idea cannot be considered. Without control of material resources, African Americans have few opportunities to contribute to the broader economic agenda in the DMA in the 21st century. The availability, allocation, and management of material resources can influence other environmental factors that have an influence on African American self-employment.

The present study showed that each participant sought and became highly qualified and certified in their field of endeavor. They transformed the company through building relationships and sound business practices. The study showed that each participant did not reject their cultural heredity and understood that mentoring is a key element in building confidence among African American youth. As role models, each participant felt that it was important to be a good role model for others to emulate. The present study showed that each participant supported the African American community but their business endeavors were not restricted to the African American community or consumer. Each participant supported equal opportunity for all and welcomed diversity into their companies.

Limitations of the Study

The data collected in the study was limited to the views five self-employed African American people who are members of a business association. The self-employed persons were members of the BTWBA in the DMA. They agreed to participate in the research and gave firsthand accounts of their journey to self-employment. The narratives of the five African American self-employed people may not yield generalizable results.

The study would have been enhanced if the business association's executive leadership had taken a more proactive role in providing sponsorship for the research. To obtain participants for the present study, active membership of the business association was sought. This provided opportunities to network with possible candidates. Having access to the membership roster in order to access a sample of self-employed African Americans was a benefit of personal membership in the business association, although this roster is public information. Several personal, written, and electronic contacts with the executive leadership and selected candidates occurred. All correspondence made explicit the researcher's membership to the association and status as a doctoral candidate at the University of Phoenix. I contend that a broader range of participation would have given this present study an even broader experience of African American self-employment in the DMA.

The New Knowledge Base

This research extended the knowledge about self-employment among African Americans through the discussion of four related topics. First, the case study approach helped with the documentation and analysis of historical environmental factors, such as the pro-government regulations of the 1970s that provided African American self-employed people with opportunities to be successful (Kotlowski, 1998; Walker, 1998). In

addition, factors that hindered success, for example, the anti-legislation of a coerced domestic economy for several hundred years (K. B. Bennett, 1995; Bennett, 2001; Cowan & Maguire, 1994; Franklin & Moss, 2000; Kenzer, 1989; Schweninger, 1989, 1990; Thomas, 1999; Walker, 1986, 1998, 2004; Wood, 1997), were also included in discussion.

The case study approach also facilitated investigation of historical perspectives of cultural self-employment in the DMA and other geographic locations in the United States that were not previously known. The literature called attention to the organizational structure of African American families. Statistical data issued by the US Department of Health and Human Services (2003) indicated that much of the African American community operates within the framework of a real matriarchal society, or female-headed households. The literature suggested that the matriarchal organizational structure generally produces a low level of self-interest and the individualism required to be self-employed because males rarely develop leadership skills due to a lack of role models (Herbert, 1985). Moreover, the basis of the domestic economy is a patriarchal organizational structure (A. Smith, 1776).

Men and women who are successful in the domestic economy either possessed or developed the appropriate leadership traits needed to operate successfully in the environment. In addition, the literature showed that African American males are considered at-risk in all aspects of the domestic economy (Gjelsvik, 2003). As a result, African Americans males, collectively, appear to have limited growth opportunities. As suggested by the findings of published research, the presence of a self-employed father greatly influences the possibility for future self-employment by their offspring (Hout & Rosen, 2000).

Second, the research was focused on personal attributes that are associated with leadership styles used by successful self-employed African Americans to manage environmental factors at different stages of business life (Gordy, 2001; Jenkins & Gardner-Hines, 2005; J. H. Johnson & Bennett, 1993; Lewis & Walker, 2005). The participants in the study were more likely to deal with problems using both transactional and transformational leadership styles, the use of either depending on the situation. They learned to judge situations and developed solutions that reflected best practices.

Third, the case study approach allowed for the recording and analyzing of the personal experiences of five contemporary African American self-employed people. Participants described the environmental factors that facilitated or acted as barriers to starting and maintaining their businesses as well as their reasons for becoming self-employed. The interview responses produced personal narratives of their business experiences. The African Americans small businesses owners were highly skilled, proficient people who typically used transactional leadership styles in operating highly successful long-term, enduring businesses in the DMA. This data was in contrast to the broad perception that successful African Americans predominately use transformational leadership practices in the marketplace (Bass, 1990).

Fourth, strategies for people considering self-employment were derived from the personal interviews in response to probing questions about the environmental factors and personal attributes that contributed to the success of self-employed African Americans. Table 3, showed in Appendix G, presents the strategies that emerged from this study.

Analysis of the data indicated that self-interest and personal choice were essential components of individualism and were associated with self-employment. Self-interest is a familiar theme among self-employed individuals in a domestic economy. According to

the behavioral analysis conducted for the present study, African American achievements and success in the domestic economy are unknown to a broad audience.

The Most Important Environmental Factor and Personal Attribute

Previous research (Ekeh, 2000; Le, 1999), established that self-employment is founded upon five essential environmental factors: inherited family influence, finances, risk, skills, and mentorship. The current research determined that inherited family influence is the most important environmental factor associated with self-employment. Inherited family influence involves membership in a social system that directly influences the personal growth, interest, choices and belief systems of an individual.

According to E. Moore, et al. (2001) and Shriver & Kittles (2004), the family structure is a powerful unit of influence. For example, African Americans experienced a mass cultural shift to the Democratic Party from the Republican Party in 1930s (Bennett, 2001; Franklin & Moss, 2004), religious practices, (Dodd & Seaman, 1998), and negative cultural beliefs towards the sales occupation (Karvas, 2003). In addition, inherited family influence incorporates characteristics from each of the other identified factors, namely, finances, risk, skills, and mentorship. Inherited family influence is linked directly to family assets. Booker T. Washington was assigned to guard the heirlooms of his master's family heritage from advancing northern soldiers during the Civil War (Washington, 1901/1986). Respondent 1 stated that his father refused to marry until he owned his home outright.

The type of risk-taking strategies that are employed in a family structure can be determined by inherited family influence. In a patriarchal family, the decision-making process is expressed through self-interest and individualism. In contrast, the decision-making process employed in a matriarchal family is expressed by with central authority

and collectivism (Gottner-Abendroth, 1999). Collective risk taking is riskier than risk taking by an individual (Burstein & Katz, 1971; Marquis, 1968).

Children develop the necessary skills needed to manage a business successfully from parents who instill values. In a patriarchal family, the father is the primary source of education, training, and leadership. Four out of five respondents in the present study had a father who was a primary figure in their personal and professional growth. When the family is a female-dominated matriarch, children, especially males, often fail to develop the leadership skills synonymous with self-interest and individualism typically acquired in a patriarchal family-type structure (Biblarz & Raftery, 1999). Escape from one undesirable family structure, namely, a matriarchal structure, to another type of family structure, namely, a patriarchal structure, can lead to the personal growth and development synonymous with self-interest and individualism (Mohl, 2006) needed to become successfully self-employed.

The greatest influence in a mentoring relationship comes from those who share the same heritage or physical characteristics (Athey, et. al., 2000). According to J. H. Johnson and Bennett (1993), African Americans need to stand in the water cooler line talking to their co-workers who are heading in the same direction, regardless of their heritage or distinct characteristics. Because families often are the first mentors of successful self-employed people, in so much as they provide financial, emotional, and physical support, the importance of inherited family influence was confirmed.

Inherited family influence taught Gaston to recognize his responsibility to his community; for Johnson, it was to preserve and engage in commerce; for Lewis, it was to interact and communicate with people of diverse heritage; and for Gordy, it was to be fair in operating a business and fulfilling customer needs. Inherited family influence taught

Respondent 1 to understand that it was okay to be Black person who is seeking to operate a successful business; Respondent 2 established a relationship with his father and followed in his footsteps; Respondent 3 appreciated her parents as her greatest fans; Respondent 4 was mentored by positive role models and engaged in self-interest; and Respondent 5 was afforded an education from his parents.

Bass (1990) stated that the personal attribute possessed by most world-class African Americans was charisma. The present study found that the most important personal attribute included transactional skills learned and crafted through educational opportunities and exchanged in the marketplace for an appropriate value. Participants understood the transactional nature of the unique industries in which they were engaged. Each participant preferred to improve his or her skills through on-the-job experiences and hire others to provide transformational skills.

Recommendations and Conclusions

Many factors hinder the growth of African American self-employment. These factors are the result of physical characteristics as well as the lack of social status and material resources. While some African Americans have achieved success in their own businesses, growth in African American self-employment requires a re-engineering of the socialization process for African Americans to become entrepreneurs.

The following recommendations are based on the findings of this study that focused on the environmental factors and personality attributes that contribute to the success of self-employed African Americans in the DMA. First, self-employed African American leaders should mentor interested African Americans with respect to the environmental factors and personal attributes that could help them attain personal success in their businesses. In addition, African American people who are in the process of

opening a business could use the composite strategies that evolved from the data analysis to become successful.

Second, in seeking to become self-employed, the African American individual must be aware of his or her client/customer base. Because many economic activities in the DMA are directly related to the health of the automobile industry, a company must continually explore diversification as an important component when operating a business in the DMA; according to Respondent 4, “when the auto industry get a cold, suppliers get pneumonia, [and] minority suppliers get double pneumonia, and that can be fatal.” By being aware of changes in future product needs, the self-employed entrepreneur can add new products and services while retiring ones that have become dated.

Specific environmental factors and personal attributes were found to be essential to establishing a higher rate of African American self-employment in the DMA. The interviews with five African American self-employed business people and the review of four successful African American show that certain components can contribute to the probability of a business being successful. These components include the following.

Understanding the importance of history: Having knowledge of the legacy of African American commerce is important for understanding the growth and decline of African American businesses in the DMA. Washington (1901/1986) explained that heritage is an important cornerstone in the preservation and growth of a legacy.

Comparison with major industry leaders: Knowledge about African American owners of traditional commercial organizations can serve as role models for people to emulate (Tedlow, 2001). Respondent 1 stated that he kept successful companies on his radar screen. A person who wants to become self-employed should be aware of the market environment and take the necessary actions for market entry when the opportunity

arose. Washington (1907/1970) stated that Negroes must be prepared to enter the market place at all levels as business owners.

Motivation: Native-born African Americans would be motivated by observing and mirroring the self-employment aspirations of Black immigrants (Borjas, 1986). Instead of being satisfied with intrapreneurship (Pinchot, 1985), African Americans with innovative ideas and concepts might become entrepreneurs (Washington, 1907/1970).

Environmental characteristics: The importance of environment factors that can provide a foundation to an organization should not be underestimated. People who are interested in becoming self-employed should seek mentorship (Stanley & Lincoln, 2005) from successful business owners and learn to assess and take appropriate risks that would support viable growth. Johnson stated if a mentor is not physically available, a prospective business owner could look for a mentor in a book (J. H. Johnson & Bennett, 1993).

Personality traits: Personality factors can contribute to the success of an organization. Gordy (2001) created an organizational culture that allowed the talents of each employee's personality to create and flourish. Organizational structures that center on a central figure and limit personal growth should be avoided (Gottner-Abendroth, 1999);

Business philosophy: The success rate of self-employment among African Americans may increase through community support of African American businesses. Respondent 3 was committed to sharing her success with the community. Gaston achieved success in his business endeavors, and he reinvested the wealth with his community (Jenkins & Gardner-Hines, 2005).

Significance of the Study to Leadership

Theory and empirical research serve as building blocks to developing a foundation of knowledge about leadership (Bass, 1990). In relation to leadership, the present study examined the relevant environmental factors and personal attributes of African American leaders. Because leadership styles generally influence the success or failure of an organization, understanding the types of leaders who are more likely to be successfully self-employed business owners is important. This study contributed to the foundational body of knowledge about leadership, especially as it applies to African American self-employment.

Maccoby (2001) and Winter (2000) explained that an individual emerges as a leader because of practical intelligence, endowed abilities, recognizable competencies, and charismatic personalities. Maccoby (2001) identified five competencies associated with effective leaders: (a) foresight, (b) system thinking, (c) visioning, (d) motivating, and (e) partnering. Boyce (2004) suggested that individual characteristics, such as attitudes, personality, interests, and the ability to influence others might be antecedents of a person's self-development. He also asserted that these characteristics may predict unique differences that can determine if a person can be successfully self-employed.

Successful business owners use leadership styles that change relative to the situations they encounter. They lead by example and encourage their employees to grow in their knowledge of the business. The five business people interviewed for the purposes of the present study indicated that they were more likely to reflect a transactional leadership style when dealing with their employees and customers. While maintaining control over their businesses, the owners were not afraid to solicit suggestions from others that could improve their business operations.

The four successful African Americans included in this study headed large businesses. Emulating their leadership styles may help self-employed owners of small- to medium-sized businesses increase the size of their businesses and achieve greater profitability. The importance of understanding the history of African American entrepreneurship dating back to slavery cannot be underestimated. By studying the past, the future leaders can avoid making mistakes that could result in losses in their businesses.

Suggestions for Future Research

Further research about African American self-employment is needed to learn more about this group of individuals. The present research provided opportunities for select African Americans to describe their personal experiences as self-employed persons. Additional research areas should include the following.

A larger group of African American self-employed business people should be interviewed using a quantitative research design to obtain information about the leadership styles used to enhance business success. This type of study may help leaders and others understand the types of leadership styles used in different types of businesses. For example, the owner of a small convenience store may use a different leadership style than the owner of a large accounting firm.

A longitudinal research design should follow newly formed businesses over a time in order to determine what personal and professional characteristics the owner contributes to the success or failure of the business. This type of study may determine if specific characteristics of self-employed people are associated with helping a new owner of a business become successful.

The importance of location and setting of a business should be investigated with respect to determining the success or failure of the business. Historically, African Americans successfully operated businesses that were located in the Black Bottom area. Using economic information that is publicly available on the Internet and developing a survey for small business owners may help with understanding if location is an important factor when establishing a business.

A qualitative research design should be used to compare African American leaders in a variety of organizational types, including self-employed, corporate, educational, and governmental agencies, to determine the commonalities and differences that can be used to predict successful leadership. By understanding the differences between the leaders in these types of organizations, people who want to become self-employed can become aware of the leadership styles that are more likely to be appropriate in small businesses.

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APPENDIX A: INTERVIEW QUESTIONS

Interview Questions/Survey Instrument

Interview Questions

Question 1 Do you have any business connection to historic Hastings Street/Paradise Valley past?

The purpose of this question was to find out if the respondents had historical connection to the past.

Question 2 Common denominators/mainstream industry giants

What is your organizational vision?

What is your mission statement?

What are your customer service goals and objectives?

What is your commitment to your organization?

Are you prepared for organizational change?

The purpose of this question was to compare the respondents with the common denominators of notable industry giants.

Question 3 Self-interest or individualism: ideas, thoughts, and suggestions

Why did you open your business?

How did your interest in self-employment develop?

The purpose of this question was to obtain demographic information and find out what prompted the respondents to become self-employed.

Question 4 Type of business: classifications

What kind of business do you operate? What is unique about it?

The purpose of this question was to find out the type businesses the respondents are engaged in.

Question 5 Business environment: characteristics

Do you know your competition?

Is your direct business competitor of the same ethnic/racial/cultural group as you?

Is your business headquartered in an office or a home?

Is your business online?

Is your business located in the African American community?

Who is your target consumer market?

Are you an equal opportunity employer?

The purpose of this question was to identify competitors and the target market and to understand more about the respondent's business practices.

Question 6 Environmental factors: parents, family assets, and religion

What influence did your family have on your becoming self-employed?

What roles did your family play during the start-up phase of your business?

Have your political beliefs influenced your business objectives?

Have your religious beliefs influenced your business objectives?

The purpose of this question was to find out how respondents were influenced by their family and exposure to the entrepreneurial lifestyle.

Question 7 Environmental factors: finances

Do you own your own home?

How did you obtain start-up capital?

If you have a family, how did you manage financially until the business became financially successful?

The purpose of this question was to find out how respondents obtained finances to become self-employed.

Question 8 Environmental factors: risk

How did you assess potential risks associated with being self-employed?

Are you conservative or aggressive in your approach to risk?

How do you handle financial loss or gain?

How did you deal with uncertainty during the start-up process?

The purpose of this question was to find out how respondents managed risk and uncertainty to become self-employed.

Question 9 Environmental factors: management skills

Please describe your business education (Your expertise or knack, not formal education).

Describe your previous management positions, and talk about how they prepared you to be a self-employed entrepreneur.

How does your education or specialized training influence your decision-making process?

The purpose of this question was to learn how respondents developed their managerial skills.

Question 10 Environmental factors: mentorship

Who provided you with guidance in seeking self-employment?

Was this person of the same ethnic/racial/cultural background as you?

How did this person guide you in starting and operating your business?

Have you experienced government assistance under SBA 8(A)?

The purpose of this question was to understand how respondents networked with others who have expertise.

Question 11 Personality factors: individual traits or characteristics (psychological)

What do you believe is your most dominant personality attribute?

Explain how having this personality attribute has helped in operating your business.

This question was designed to elicit the personality traits that the respondents consider transactional in contributing to their success or failure as a leader.

Question 12 Personality factors: individual traits or characteristics (psychological)

What do you believe is your least dominant personal attribute?

Do you think this personal attribute has hindered you in your business? If so, please explain.

This question was designed to elicit the personality traits that the respondents consider transformational in contributing to their success or failure as a leader.

Question 13 Personality factors: individual traits or characteristics (psychological)

What leadership traits (Stogdill, 1995) do you credit in helping you create and sustain your business? (transactional)

(a) Capacity, for example, judgment and risk assessment

(b) Achievement, for example, knowledge and learning base

(c) Responsibility, for example, dependability

(d) Participation, for example, intrapersonal skills

(e) Status, for example, socio-economic position

This question was designed to elicit the personality traits that the respondents consider transactional in contributing to their success or failure as a leader.

Question 14 Personality factors: individual traits or characteristics (psychological)

What leadership traits (Stogdill, 1995) do you credit in helping you employ innovations that moved your business to higher levels of prominence? (transformational)

(a) Capacity, for example, cognitive ability and communications skills

(b) Achievement, for example, creativity/originality

(c) Responsibility, for example, teaching others

(d) Participation, for example, Charisma (ability to influence others)

(e) Status, for example, celebrity

This question was designed to elicit the personality traits that the respondents consider transformational in contributing to their success or failure as a leader.

Question 15 Philosophy of business

Has being an African American been a facilitator or barrier in starting and operating your business?

Why do you think African Americans typically do not become self-employed?

Would you be willing to mentor another African American who wants to open a business? Please explain your answer.

The purpose of this question was to understand the respondent's business philosophy.

Question 16 Sustaining the business

How have you sustained your business in the marketplace?

Is your business connected to an alliance or network?

What are the benefits of networking?

The purpose of this question was to understand how the respondents created longevity in their businesses.

Question 17 Rewards

What has been your greatest reward as a self-employed person?

The purpose of this question was to understand the respondent's satisfaction in being in business.

APPENDIX B: INTRODUCTORY LETTER

Sample Introductory Letter to Prospective Respondents

Sample Introductory Letter to Prospective Respondents

Date

Name of Respondent

Title

Company's Name

Company's Address

Dear (Name):

I am an African American doctoral student studying organizational leadership at the University of Phoenix (UOP). To meet the final requirement for my degree, I am working on a doctoral dissertation with the following subject: *Manufacturing African American Self-Employment in the Detroit Metropolitan Area*.

The Detroit Metropolitan Area (DMA) Booker T. Washington Business Association has identified you as a successful, self-employed African American of unique quality. I am asking 22 self-employed African American people like yourself to help me in my research by participating in the survey process. Enclosed, please find the list of the topic areas of the research study that I would like to cover with you within a one-hour interview.

I believe that my research can make an important contribution to an understanding of the unique quality of self-employed African Americans. Everything, of course, depends on

my ability to obtain valid data. Therefore, I hope very much that you will be willing to participate in my study. I should emphasize that all information I gather from the interview will be treated confidentially, and my research will be written without disclosing the identity of any individual or organization. In exchange for participating in this study, I will share with you my overall research findings and conclusions.

I shall call you within the next few days to determine when you can spare the time for the interview.

Thank you in advance for your help.

Sincerely,

Wayne Rudolph Davidson

UOP Doctoral Candidate

APPENDIX C: INFORMED CONSENT LETTER (PARTICIPANT PERMISSION)

Consent to Act as a Research Participant (Adult)

Consent to Act as a Research Participant (Adult)

Wayne Rudolph Davidson, a Doctoral Learner at the University of Phoenix and an independent researcher, has received permission from the Booker T. Washington Business Association to conduct a research study on African American Self-Employment at the Booker T. Washington Business Association facility.

Interviewee:

I, _____, a representative of _____ have volunteered to participate in this research study. I fully understand the nature of the study. Wayne Rudolph Davidson has explained this study to me and answered my questions. I understand that

1. The potential risks of participation in the study.
2. The potential benefits for participation in the study.
3. The confidentiality procedures that will be employed in this study: Research records and list of interviewees will be confidential. Personal anonymity will be guaranteed.
4. Results of research data will be used for presentations and publications.
5. I can choose to be identified as the source of information at a data presentation for group discussion purposes.
6. I may refuse to participate and/or withdraw at any time without consequences to my self-employment.
7. My participation in the study is entirely voluntary and my participation or nonparticipation will not be reported to the unauthorized third-party.
8. Participants in this study must 18 years or older.

If there are other questions or research-related issues, I can be reached through Booker T. Washington Business Association.

There are no other agreements, written or verbal, related to this study beyond that expressed in this consent and confidentiality form. I, the undersigned, understand the above explanation, and I give consent to my voluntary participation in this research.

“By signing this form I acknowledge that I understand the nature of the study, the potential risks to me as a participant, and the means by which my identity will be kept confidential. My signature on this form also indicates that I am 18 years old or older and that I give my permission to voluntarily serve as a participant in the study described.”

Signature of the interviewee _____ Date _____

Signature of the researcher _____ Date _____

Return of Informed Consent form: Instructions

After the interviewee has signed and dated on the appropriate line, the interviewee will hand the Informed Consent form directly to the researcher for signature and date. The researcher will secure the completed Informed Consent form as part of the data collection process.

APPENDIX D: DEMOGRAPHIC SURVEY

Demographic Survey

Demographic Survey

As part of the interview process, I would like to have the following information available. Please complete the following questions and return in the postage-paid, pre-addressed envelope. All responses will be confidential, and no individual will be identifiable in the final paper.

<u>Age</u>	<u>Gender</u>	<u>Educational Level</u>
Under 18	Male	High School_____
Over 18	Female	Some College_____
		Technical School_____
		Associate's Degree_____
		Bachelor's Degree_____
		Graduate Degree_____
		Other (Please specify)_____
<u>Marital Status</u>		<u>Number of Children</u>
Married_____		1 2 3 4 5 or more
Single, Never Married_____		
Single, Divorced_____		
Separated_____		
Other _____		

Type of business_____

Location of business_____ Years in operation_____

Is your business agricultural or nonagricultural?

Is your business labor intensive, such as construction or manufacturing?

Is your business a personal service? For example, are you a barber or beautician?

Is your business a professional service? For example, are you involved in finances, banking, or insurance, or are you a consultant?

Is your business a retail operation? For example, is your business a grocery store, drug store, or hardware store?

Is your business a wholesale distribution operation? For example, do you sell bulk items and goods?

Is your business hi-tech or technology driven? For example, are you involved with hardware/software development?

Do your children work in your business? Yes No

Is this a family business? Yes No

How many nonfamily employees do you have? _____

APPENDIX E: DEMOGRAPHIC DATA

Demographic Data

Demographic Data

Table 1

Demographic Data

Characteristic	<u>Respondent</u>				
	1	2	3	4	5
Personal Characteristics					
Sex	Male	Male	Female	Male	Male
Marital Status	Married	Married	Single	Divorced	Married
Number of Children	3	5	0	4	3
Educational Level	MBA+	Bachelor+	MBA+	Associates+	MBA+
Business Characteristics					
Business Type	Retail/Service/ Healthcare/ Management	Retail/Service/ Professional Printer	Retail/Service Automotive Sales	Industrial and Environmental Services	Retail/Service/ Professional Accounting
Family Business	No	Yes	Yes	Yes	No
Founder	No	No	Yes	Yes	Yes
Years in Business	22	61	14	15	24
Children in Business	No	Yes	No	Yes	Yes
Employees	115	20	75	200	40
Company Special Recognition	Publicly traded on domestic stock exchange	MMBDC Certification	Recognized by prominent publications	MMBDC Certification Recognized by prominent publications	Recognized by prominent publications

APPENDIX F: CATEGORY OF RESEARCH INQUIRY

Category of Research Inquiry

Category of Research Inquiry

Table 2

Category of Research Inquiry

Category	Research Inquiry	Cross-Case Analysis (Stake, 2006)
1	Business Connection to Historic Hastings Street/Paradise Valley	Analysis focused on the historical experiences of self-employed people
2	Common Denominators with Major Industrial Leaders	Analysis make comparison of the self-employed person with major industry leaders
3	What prompted self-employment?	Analysis of the motivation to become self-employed
4	Environmental Characteristics	Analysis of environmental characteristics of self-employment
5	Environmental Factors	Analysis of environmental factors of self-employment
6	Personality Traits	Analysis of personality traits that impact self-employment
7	Personality Factors	Analysis of transactional versus transformational leadership behavior
8	Business Philosophy	Analysis of business philosophy

APPENDIX G: EMERGENT STRATEGIES

Emergent Strategies for African Americans Interested in Becoming Self-employed

Emergent Strategies for African Americans Interested in Becoming Self-employed

Table 3

Emergent Strategies for African Americans Interested in Becoming Self-Employed

Strategy	Description
1	Expand knowledge of cultural history related to social, economic, political, and religious facets.
2	Have an organizational vision that can be adapted to changing economic and social conditions.
3	Construct a mission statement that references business goals and objectives. Make sure that the mission statement is customer focused.
4	Understand the reasons underlying desire to become self-employed. If a dreaming to be the boss, self-employment can happen. If opening a business is a necessity, learn the necessary skills and knowledge needed to make the business successful.
5	Know your competition.
6	Establish and conduct business in the appropriate setting. Provide equal opportunities for all employees and make diversity a cornerstone of the business philosophy.
7	Operate business in a legal, ethical, and respectable manner that enhances the reputation of African American ownership of businesses.
8	Take lessons from African Americans who have been self-employed successfully. Emulate their leadership styles and business acumen.
9	Respect customers and keep relationships apolitical and areligious.
10	Understand the importance of finances in operating a business; own a home; develop relationships with financial institutions.
11	Develop a risk plan and learn how much risk can be associated with a particular business.
12	Understand the need for change; always have plans for the introduction of new products when older product lines are no longer profitable.
13	Appreciate the value of education in starting and operating business. Formal college programs are important, but on-the-job-training and continuous exploration of new ideas is necessary for a self-employed businessperson to continue his or her professional growth and development.
14	Seek guidance from successful businesspersons who may serve as mentors to self-employed people of fledgling businesses.
15	Develop business skills (e.g., marketing, communication, technical expertise) that can be used to sell the business to customers.
16	Recognize staff for their contributions to the business, but reinforce that the ultimate responsibility for business success is on the owner.
17	Use creativity and originality to the advantage of the organization.
18	Be aware that African American businesses may be subject to labeling and negative perceptions that may slow down business growth.
19	Be visible in the marketplace to ensure that the product is visible to potential customers and clients.

Strategy	Description
20	Be a role model to African Americans who may want to become self-employed.
21	Develop the personal attributes that have been shown to facilitate self-employment.
