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Informal Education Experiences of Black Women-Owned Healthcare Small Businesses in Mississippi

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Healthcare Small Businesses in Mississippi

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by

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Abstract

Small businesses are critical to the economic success of the United States, and several states, such as Mississippi, have a strong reliance on small business development. Through small, individually owned businesses, the overall economy is enhanced, and the quality of life for many is improved. A growing trend within the small business community is private ownership by Black women. This population segment has dramatically grown in their presence within business ownership, and it is necessary to describe elements of their success. The proposed research focuses on informal education as an enabler of this small business success. Informal education is a component of the larger field of adult education and will be the focus of qualitative interviews with Black women business owners in healthcare. Using a narrative inquiry design, the research can inform entrepreneurship support organizations, business owners, and policymakers about how resources and policies that positively impact small business ownership are learned.

Dedication

This dissertation is dedicated to my mom, grandmother, and sister for their continued support over the years. Special thanks to all the Black women-owned businesses in Mississippi that inspired this proposed study.

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Chapter 1

Introduction

Black women business owners in Mississippi have unique journeys; their identity and lived experiences are often woven into professional lives, including owning their own businesses. Exploring how Black women business owners learn informally is the objective of the proposed study. Specifically, focusing on small businesses in the healthcare sector, the study will explore the role of informal education as a conduit to business ownership, and possibly, success. Education can be a powerful tool for individual self-determination (Guay, 2021). Formal and informal education provides the knowledge for individuals to create opportunities for themselves and chart their lives' courses. There is a great deal of literature focused on formal education and learning. However, this study will highlight informal learning that is mostly self-directed and become a part of an individual through habits, opportunities, and needs. There are various forms of informal learning, including self-directed learning, networking, coaching, mentoring, and performance planning (Perulli, 2009).

According to Marsick and Volpe (1999), informal learning is characterized by activities such as daily routines, chance, and need. Informal learning can be linked to curiosity, personal fulfillment, quality of life, and professional success. Some informal learning has been situated in mentoring and apprenticeships, but it is also a key component in family business growth and succession. Informal education is part of an informal economy supporting entrepreneurial ventures. Entrepreneurism's nature is focused on individual creativity, and informal learning is tightly linked to how an individual with an idea might bring the idea to successful fruition (Keith, et al., 2016).

Entrepreneurship is an important habit, process, or mind-set that individuals and families can possess to formalize their practices in a business (Turner & Endres, 2017). Several best practices learned by entrepreneurs have been shared through informal learning. Through conversations with family members, business networking, and peer-to-peer knowledge sharing, entrepreneurs have learned. Non-structured education has provided several entrepreneurs with the opportunity to create successful businesses (Sahut, 2013).

Over the last three years, there has been an increase in Black women business owners across the United States (Hoover, 2022). By understanding how Black women business owners in Mississippi, in specific, have been successful, a greater understanding can be developed about both the role of informal education in small business development as well as how women in the Black community use education to further their professional lives. The state specific setting for the study is relevant as the Black community is prominent in the state of Mississippi. The state includes 37.8% of their residents who identify as Black, yet this percentage of the population accounts for 60% of all of those in poverty in the state (US Census Bureau, 2020). The conversation of the racial wealth gap remains a challenge for Mississippi despite these conditions; Black women business owners continue to seek ways to build wealth for their families through entrepreneurship.

Background of Study

Entrepreneurship is one of the most important aspects of the US economy (Hisrich & Peters, 2020). Entrepreneurship involves a combination of creativity and effort and is historically a powerful element in small business development. Taking ideas from an abstract conception to implementing the actual development and sales of some product provides both a foundational element of the economy, and a potential element for long-term economic growth through business expansion and development. Entrepreneurship has historically been situated within male cultures, particularly male students and telling the stories of men who have successfully created businesses. However, women have begun to aggressively pursue small business and micro-enterprise growth, using the elements of entrepreneurship as a launching pad for their work (Rodeffer, 2022). Historically, data shows Fortune 500 companies are mostly led by White people who have benefited directly from the wealth generated by their businesses. White men have, through business formation, been allowed to solidify their role as businessmen, despite studies showing how entrepreneurship interest does not vary between men and women (Pruett, 2012).

Two issues are the lack of data and stories related to Black women entrepreneurs. The current state of entrepreneurship and how Black women business owners are perceived throughout the last century. A 2019 Federal Reserve Bank of Atlanta report shows how Black women entrepreneurs build viable businesses, create jobs, and set new workplace trends. The proposed research can help determine how business owners have learned informal ways to thrive in the business regardless of the existing barriers.

Problem Statement

There is limited data on what attributes Black women entrepreneurs to own businesses in Mississippi. Business ownership among Black women has increased across the nation, which means there is a huge interest in entrepreneurship (2019 Federal Reserve Bank of Atlanta Report). Opportunities and resources to start a business are not equally available throughout Mississippi. Based on data from the SBA, there is only one physical center in the 18 counties that make up the Mississippi Delta, which is predominately Black and accounts for 37.8% of the overall population of the entire state of Mississippi. (U.S. Census 2020) Generational poverty continues to increase, compounded by limited economic mobility (2018 W.K. Kellogg Racial Equity Case for Business). Despite the conditions, Black women entrepreneurs in Mississippi continue to emerge and create businesses in their communities. There must be a study to dive deeper into the challenges and opportunities specifically related to Black women business owners, which could lead to more research to inform the field.

Purpose of the Study

The purpose of conducting the study will be to provide an analysis of the role of informal education on Black women business ownership in the health and wellness sector in Mississippi. The researcher will explain the informal learning experiences of Black women small business owners with businesses in the health and wellness sector using qualitative research using a narrative inquiry design. The selected research method will provide an in-depth perspective from Black women who have pursued business ownership in their own ways based on unique conditions and motivations. The study will be situated in Mississippi, one of the historically most impoverished states in the US (American Community Survey, 2019). It is important to note that many financial resources are limited in Mississippi especially in the sectors of healthcare, education, housing, and food. The high poverty rate and the long history of institutionalized

racism create an even bigger challenge when supporting Black residents with Mississippi resources. Black women make up 32% of the head of households in the United States, working to provide financially for their families (American Community Survey, 2019). Therefore, it is important to develop an understanding about how Black women who are successful in private business ownership use education and their own learning as a resource. In particular, the study focuses on how these women obtain their own education outside of formal settings. This type of learning is completely under their control, and by identifying how they are navigating this informal learning, lessons might be learned that can be applied to other women and other groups of small business owners.

Research Questions

1. How do Black women business owners in Mississippi describe their informal education experiences while gaining resources and information to support their businesses?

2. What learning experiences inform Black women to start healthcare businesses?

3. How do Black women business owners describe learning challenges and opportunities?

4. What state level policies do Black women small business owners in Mississippi identify as the most advantageous to their success?

Assumptions

The primary assumption of the study is that Black women business owners participate in informal learning to aid in their business development and prosperity. With multiple local, state, and federal reporting required of small businesses, these women must have some way of knowing what is being asked of them, and as the literature has suggested, that is typically through informal learning. Second, the study accepts the assumption that participants can parcel out what is meant by 'informal education' and can describe the steps, processes, and resources that they make use of. This requires a sense of self-reflection and knowledge that is typically

seen with any small business owner. The third assumption is that participants will be open and honest in response to the interview questions. This assumption recognizes that some individuals might be hesitant to be critical of people, processes, or resources available or not available to them, and that being honest requires a certain courage to speak. Lastly, the study accepts the assumption that women working in the health and wellness business community in Mississippi can articulate their perceptions of what is making a difference in their professional lives.

Limitations and Delimitations

The study will be limited through several variables, and these limitations subsequently result in delimitations, or parameters that limit the results of the data analysis (Theofanidis & Fountouki, 2018). The lack of prior research on this specific topic creates obstacles to reviewing the perspectives of Black women small business owners in Mississippi, and as a result, these findings can provide important information on business development, but only within the context of the state of Mississippi. Other states have different levels of resources and services, and subsequently, the challenges faced in Mississippi will be different than in California or other states. The researcher will only focus on the health and wellness industry, which means that findings should be applied with caution, if at all, to other business sectors. Finally, the study is limited to women small business owners, and as a result, study findings should be considered with caution with male owned businesses.

Definitions

Black Women: People who identify as non-White, Brown, Multiracial, and Indigenous, all representing different lineages, skin tones, lived experiences, and identities, may identify as Women of Color. The descriptor "Black" is considered similar to "African American," and in the literature used in the study, the term African American will be treated the same as Black.

Black Woman Entrepreneur (BWE): The term Black woman entrepreneur is used to refer to a small business owner or self-employed person who identifies as Black and woman. This research treats Black women business owners as entrepreneurs which is line with other scholars who posit that small business management requires traits that are synonymous with entrepreneurial behavior. Thus, the terms Black woman business owner and Black woman entrepreneur are used interchangeably herein.

Business Ownership: The study will only focus on businesses with 51% ownership by Black women in Mississippi, operating in the health and wellness sector. There are several types of businesses in this sector, such as mental health practices, chiropractor firms, urgent care centers, maternal health firms, fitness centers, physical therapy groups, etc.

Informal Education: Learning occurring separately from a standalone curriculum. This form of education often happens outside of the traditional classroom and can be participatory in a random spontaneous way (Perulli, 2009). The adaptability of informal education provides the opportunity for anyone to learn in a way that is conducive to their learning goals.

Health and Wellness: The research will focus on businesses that prioritize health, including physical, mental, and social well-being, plus wellness aiming to enhance overall well-being.

Small Business: The definition is derived from the Small Business Administration (SBA) as one that has fewer than 1,500 employees and a maximum of $38.5 million in average annual receipts according to the SBA. SBA defines a small business as one that is for-profit and makes a significant contribution to the US economy through the payment of taxes or use of American products, materials, or labor. The businesses should be independently owned and operated and

not dominant in their field nationally. There are different business structures, such as sole proprietorship, partnership, corporation, or legal.

Importance of the Study

The traditional pathway to building a business in the Black community is often limited, given unavailable resources, social capital, funding, and mentorship (Fairlie & Robb, 2007). Black women entrepreneurs have historically been underserved and under-funded but are now one of the fastest growing segments of the small business world (Sheng, 2020). Despite this upward trend, in many states, such as Mississippi, the historical legacy of race relations coupled with access to few economic resources has limited the success of Black women owned small businesses. Therefore, telling the stories of those who have become successful will not only help celebrate these women, but can provide important lessons for others about how to be successful.

The focus of the study has to do with informal education, meaning the learning that occurs outside of formal settings that these women have relied upon to be successful. By examining informal education's impact, the researcher can understand how one critical component of small business success might be improved. Highlighting the stories and journeys of Black women entrepreneurs in Mississippi will also bring agency to a demographic that seldom had the platform to amplify their voices.

There is limited research showing the role of informal education on business ownership, but what does exist indicates a strong relationship between informal education by business owners and business success (Csillag, 2019). This study will seek to understand the role of informal education in Black women small business owners in the fields of health and wellness, presenting a dual consideration of importance of study findings. First, the findings will help to identify patterns of behavior among these women, identifying practices that might be considered

'best practices' for others to emulate. Second, the Black community in Mississippi is one of the most susceptible to poor health, non-use of mental health services, obesity, etc. By developing additional businesses owned by Black individuals, there is a greater likelihood that this population will be more likely to participate in and use their services, thus improving the welfare and quality of life for all.

Findings, while not generalizable, might also begin to frame revisions to public policy, including incentives for small business development and programs that target Black entrepreneurs who have an interest in business development. These programs might include small business incubators, small business coaching and mentoring programs, grant programs, tax advice mentors, etc. These findings offer a beginning to this larger public policy conversation.

Theoretical Framework

The theoretical framework used for the study focuses on self-directed learning. It is important to explore the understanding of Black women business owners in Mississippi, the access they would prefer, and the resources to recognize the power of perseverance to use informal education to reach their goals. Black women business owners often prioritize accessing knowledge, and they begin to intentionally identify people, learning platforms, and community resources to become business savvy. The commitment to informal education emerges with an equal passion for having a successful business and improving their overall life for generations to come.

Self-directed learning was created by Alan Tough and then popularized mostly by Knowles' (1970) original overarching concept of adult learning. In its broadest meaning, self-directed learning (SDL) describes a process in which individuals take the initiative, with or without the help of others, in diagnosing their learning needs, formulating learning goals,

identifying resources for learning, choosing and implementing appropriate learning strategies, and evaluating learning outcomes.

Garrison (1997) added elements of self-management to Knowles' (1970) work. One of the critical aspects of the revised theory presented by Garrison includes how individuals control their learning and identify resources to secure the desired knowledge. Garrison also mentioned self-directed learning could happen by seeking mentors and peers who can help accomplish learning goals.

Summary

Black women-owned businesses in Mississippi are well-positioned to shift the local economy and the racial wealth gap throughout their home state. It is important to take an intentional look into how Black women have been able to start and sustain their businesses. The background of the study provides a concise retrospective into how this research was developed, and the significance of the study explains how the researcher believes in the academic contribution to the overall field. The study is intended to be thought-provoking in opposition to the notion that entrepreneurs in Mississippi have access to the same resources. Understanding the existing conditions in informal education, Black business ownership, and entrepreneurship is equally important to provide a broad perspective of the significance of the study. The next chapter will analyze peer-reviewed academic literature tied to themes relevant to the research and highlight gaps where this proposed study can add value to the field.

Chapter 2

Literature Review

The literature review was conducted in the summer and fall of 2022. One of the main threads through this section is to deepen the understanding of informal education by exploring the different types of learning, specifically highlighting the modalities related to this research. Understanding the various access points will be a secondary focus while describing the unique characteristics of how informal learning is displayed in our everyday lives. Finally, framing the focus on informal education in the business sector will show us how this learning theory benefits entrepreneurship.

Shifting to the third section of the literature review will focus on the history of micro-businesses in the United States. The research will closely examine the business success rate and how this statement is determined in the field. Non-financial support will also be discussed to show the other ways businesses utilize resources to thrive and survive. Understanding the role of motivation as it relates to Black women-owned businesses is also critical to this study. The review will explore the role of the challenges and opportunities for Black women business owners in the United States while centering the focus on Mississippi within the healthcare sector.

Informal Education

Informal education continues to be significant in how people obtain knowledge and learn new skills. The true essence of informal education is that it is not structured in terms of learning objectives, learning time, or learning support and usually does not lead to certification. It also can be focused, non-intentional and random. (Commission of the European Communities, 2001). Informal education mostly fosters learning opportunities not organized by an educational institution. Mostly, informal education can be described as non-institutional learning (Harring et

al., 2016) By not being associated with a traditional academic organization, informal education

presents the grounds for organic learning, mainly situated at the nexus of curiosity and

motivation to learn. Informal education is tied to the family of education. To further explore the

unique characteristics required to detach from the more rigid attributes of formal education.

There is indeed some difficulty in explaining this learning theory; by anchoring informal

education in the spirit of flexibility, we can imagine that physical space does not bind learning.

Informal education can happen anytime and anywhere if an educational need exists. The most

difficult part of informal education is removing it from the standards, mostly formalizing its

counterpart, formal education. When exploring formal education, it is important to know the

required elements of structure that must exist.

Formal learning occurs in educational institutions such as schools, colleges, and

universities, but also in continuing vocational education and training (Düx & Rauschenbach,

2010). There is a very clear contrast between informal and formal education. While learning is

not restricted to any age, it is important to note learners of all ages have different levels of

education, behaviors, and attitudes. For example, lifelong learning for older adults incorporates

all types of learning. This demographic may be familiar with the numerous formal programs

sponsored by educational institutions, older adult learning is through nonformal and informal.

(Merriam & Bierema, 2014).

Various forms of informal education contribute to this learning theory being successful.

While every form is not necessarily the exact fit for individuals to obtain knowledge, one can

argue informal education is easily adaptable. Informal education experiences require a particular

mixture of elements, and the knowledge acquired can be applied individually, organizationally,

and socially. (Gray 2019) Individual learning is unique to the personal environment and lived experiences.

User and Edwards (1994) Discovered in their research how education was shifting decades ago. The purpose of education, its content, methods, and role in post-modern society were becoming challenging. Non-formal education is to become more appealing as things shift over the years. The ability to learn in a flexible unstructured environment becomes more appealing. Furthermore, it was found that non-formal education (NFE) is helpful to youth transitioning into adulthood. This learning style is nimble to meet the individual changes and challenges youth encounter while forming their personal and social identities in the world.

Mentorship is one of the most common informal education methods. This typically involves two individuals who establish a genuine bond that creates opportunities for informal education. Mentorship is one of the most used forms of informal education hence it typically happens without affiliation to an institution. Most mentee and mentor relationships happen in organic ways, which lead to impactful dynamics that create win-win situations where all participants benefit. Most of the motivation for mentorship is centered around helping individuals "find their place" within society. (Johnson-Bailey, J., Lasker-Scott, T., & Sealey-Ruiz, Y. 2015)

One example of informal education is the knowledge shared within the Black church, particularly in the rural south. Black grandmothers were interviewed, and their learning experiences were often connected to their affiliation to the Black church. This is very accurate as there are several records of such said experience. Stephen 2020 explores this concept academically and finds participants sharing many life lessons anchored through their local church affiliation.

Benefits of Informal Education

Both anecdotal and research exist to support learning. They can reduce dependency on others, especially government-funded social services while improving the overall quality of life.

There is a remarkable connection between adult education and well-being. Field (2009) outlined the link in the report titled "Well-being and Happiness: Inquiry into the Future of Lifelong Learning."

Most research centers on the economic impact of adult learning, "the evidence that learning promotes well-being is overwhelming" (Field 2009 pg. 5). The report further explores the significant contribution of well-being to adult education. Social capital is one of the key indicators of accessing resources and is also connected to the by-product of adult education. Field directly correlated with lifelong learning, social capital, and well-being by arguing that "participation in learning tends to enhance social capital by helping develop social competencies, extending social networks, and promoting shared norms and tolerance of others" (Field 2009 p. 23).

The link between social capital and adult education is strong. Social capital is defined by Granovetter as the networks that facilitate collective action. Entrepreneurs with more social capital also have a lower turnover of employees and good relationships with suppliers. There are studies connected to immigrants participating in adult education practices which has led to increased social capital. However, there is limited research at this current time, especially as it relates to southern Black women, who are the primary focus of this study. The benefits of informal education are wide and often tied to more unusual elements. For example, confidence is another indicator connected to informal education. There is a clear connection between learning a new skill and being able to demonstrate the knowledge you have obtained.

Informal Education in Business

Business owners have several opportunities to learn from each other. The spirit of the network is always a tool most business owners can obtain knowledge and information. Informal education is often in the mix of business education. There are clear examples of how business owners share best practices and tips to help their colleagues overcome similar challenges. Similar environments exist in smaller, close-knit communities tied by geography or mission.

There are clear examples of how informal education is utilized to advance businesses. When we look at first-time generation entrepreneurs and how they have acquired their knowledge, it is mostly self-taught or acquired through informal education. Black women in business have often had to operate with fewer resources while depending on each other to strive toward success. Informal education allows any business owner to learn critical skills without the huge burden of costs. One of the most often used methods in business is peer-to-peer learning which is often combined with a more formal structure as a cohort model. Yet the organic education between businesses is often more powerful than the organized formal model. Small business owners had a strong preference for informal learning.

Participants use their own work experience and knowledge to start-up their businesses (Sharafizad, 2018). This trend has created new opportunities to engage with informal education especially as it relates to business podcasts. Drew (2017) studied educational podcasting outside of formal education in his genre analysis, though he looked at both corporate and independently produced shows. Drew found that these works fall into three distinct genres: "The Quick Burst," "The Narrative," and "The Chat Show." The variety of format style of the podcasts elevates the accessibility of informal education. While the podcast industry is still dominated by White men,

there has been an increase of more women of color starting podcasts through the lens of informal education (Shamburg, 2021).

Informal education in the workplace continues to grow as a very common way to further learn about the business and organizational culture. Individuals can learn on the spot and gain new information. Learning is a critical process which is integrated in everyday practices and considers experience as a key part of workplace learning (Handley et al., 2007). Lave and Wenger describe the acquisition of knowledge as "a social process where people can participate in communal learning at different levels" (Dochy et al., 2011, p. 70). Employees having the proper resources to learn informally can also be helpful.

The consistent support from their direct supervisor can aid in the amplification of informal education. Support from the immediate work environment enables employees to learn (Nikolova, et al., 2014). Social informal learning activities consistent with our theoretical framework as passive or proactive. However, the interview data revealed a new, inductive category, namely collaborative learning, which predominantly refers to activities with two-way communication (Crans, et al, 2021). The ability to share knowledge informally in safe spaces from an organizational learning perspective creates a deeper educational experience. Collaborative learning can happen in an informal way in the workplaces where two or more individuals strive for a joint outcome by working together and building a shared understanding (Kaendler et al., 2015).

The power of informal education in the workplace is not just about how workers learn, but also how organizations learn from the experiences of their workforce to increase the competitive edge in a highly evolving economy. Companies have started to adopt various ways to support employees with informal education. The MOOCs (massive open online courses) are

included in the architecture model for informal education. MOOCs provide an accessible platform to encourage informal education at the convenience and leisure of the employee. The traditional use of MOOC's started with academic institutions and now has been introduced in several settings that amplify informal education. Utilizing MOOCs can be a major shift for learners who seek a more self-directed approach to obtaining information (Pankowska, 2018). The power of informal education can be applied to workplaces, businesses, and everyday life to ensure people have the access to obtain the knowledge they need and desire.

Small Businesses in the United States

The United States Small Business Administration defines a small business as a for-profit entity with fewer than 500 employees. For the most part, small businesses employ 100 employees or fewer. Several sole proprietors are teams of one or two individua employees. Most sole proprietors do not have staff; but rather, they hire contractors into the businesses to offset the costs of full-time employees. Microbusinesses (those that employ fewer than 10 employees), despite declining in overall number since the 1970s, still make up 75.3% of private-sector employers. These companies employ 10.5% of all employees in the private sector. Over 90% of the business population represents small- and medium-sized businesses, also known as SMEs (SalesForce, 2019).

According to PayScale, the median income for a small business owner is around $59,000 per year, with most people falling into the range of $26,000 to $153,000. There are 31.7 million small businesses in the United States, according to the 2020 report from the Small Business Administration. These entities collectively create 1.6 million new net jobs, and it is estimated that Firms with 20 to 99 employees have the largest share of small business employment (Source: SUSB).

In a 2021 survey by Guidant Financial, 29% of the respondents indicated that they opened their businesses because they wanted to be their own boss (Guidant Financial, 2021). Many businesses are not successful, as the Bureau of Labor Statistics (2021) indicated that 20% of small enterprises fail in the first year and nearly 50% of small startups fail within the first 5 years. The main reason new businesses fail is the lack of market demand; 42% of small businesses fail because of this issue (CB Insights, 2019).

There are three key factors to starting a business; one must possess (a) business information, (b) business training, and (c) start-up capital. Demographics who possess these three resources have an advantage over others (Min, 1987). Social capital is a communal property involving civic engagement, associational membership, high trust, reliability, and reciprocity in social networks. It can be identified in social, political, and economic contexts, often associated with strong communities (Cooke, & Wills, 1999). The theory of social capital emerged as a contextual complement to theories focusing on individual traits by acknowledging that entrepreneurs are embedded in a social context that enables and constrains behavior (Aldrich & Zimmer, 1986). By leveraging social capital, business owners can increase their knowledge and connections. The impact of social capital can accelerate any business. However, Witt (2004) found that networking effectiveness can vary, especially in small firms. There is further evidence that newer firms are more likely to leverage social capital versus older firms.

Social capital can be developed through similar connections and relationships. The relationships are socially instituted and guaranteed by applying a common name (the name of a family, a class, a tribe or of, a school, a party, etc.) and by a whole set of instituting acts designed simultaneously to form and inform those who undergo them (Richardson, 1986). Social networks rooted in similarities and affiliations create deep in-person cohesion, allowing business owners to

benefit by being in the community together. The impact of social capital can have several positive benefits to the economy through job creation and contributes to the welfare of communities (Engbers, et al., 2013).

The connections often developed have ripple effects on how the business owner runs their enterprise. By leveraging social capital, informal education opportunities automatically emerge through conversations, exchanges, and events. Sometimes informal social networks are easier accessible and provide better forms of communicating learning. Membership and participation in social networks are integral to social capital (Engbers, et al., 2016), and membership at individual and community levels are relevant to understanding social capital. Some examples of social networks include the chamber of commerce, fraternal organizations, civic clubs, and alumni associations.

The most popular understanding of social capital is in its structural forms, including network-based elements, such as the number and strength of social ties. It is important to note the structural barriers impacting Black business owners regarding building social capital. By looking into the deeper issue, the research shows us Black business owners often do not have the same resources available due to their lack of social capital. The percentage of exposure and role models in the Black community is less than other ethnic groups. The data analysis of the 1982 *Characteristics of Business Owners Survey* found Black business owners cannot rely on relatives or friends for business loans to the same extent as Asians.

The data highlighted that Black business owners are least likely to be married, indicating a reduced family support level. Faire and Robb analyzed survey data in 2014 and found that 37.4% of Black business owners who had a self-employed family member worked for that person's business, whereas 43.9% of White business owners who had a self-employed family

member worked for that person's business. Most Black business owners are first-time generation entrepreneurs, which limits their knowledge and the impact of their overall social capital. However, despite these challenges, Black business owners continue to pursue this pathway to be their own boss despite the uphill battle they must face during the startup phase.

According to the US Bank, many business failures are due to issues with cash flow, and 38% of businesses failed due to a lack of capital in a 2021 survey by CB Insights. Businesses that do not have the proper cash or credit are less likely to serve their customers at their full capacity. Small businesses with significant access to supplier credit may be better positioned to extend credit to customers. The maturity matching principle states that ideally, a firm should finance current assets with short-term liabilities and fixed assets with long-term liabilities because it reduces risk (Morris, 1976). Historically banks have been the main source of capital to help businesses build credit, however over the years this has shifted. The need for affordable capital continues to be a priority for small businesses. Most businesses owners approach traditional financial institutions for loans or lines of credit. Historically, Black owners continue to be denied loans more than their White counterparts. The traditional access to friends and family as your first source of business capital is oftentimes limited for Black businesses. Social capital is present in the conversations of financial capital. The personal guarantees and personal commitments are often ignored with social capital in entrepreneurial financing where limited liability would otherwise be circumvented (Dudley 2021).

Without sufficient capital small businesses are not able to scale or create new services or products. Unlike larger firms, smaller businesses have consistent barriers with access to larger markets for business (Ang, 1991). The businesses who fit into the research categories due have a federal resource to apply for. The SBIR and STTR programs are distinct funding mechanisms for

US small business concerns (SBC) that are solicited within two annual "parent" NIH funding

opportunity announcements (FOA), Program Announcements (PA), Requests For Applications

(RFA), and Requests for Proposals (RFP), all of which notify the grantee/contract community of

continuing, new, or expanded program interests for which grant applications are invited.

Investigator-initiated SBIR/STTR projects submitted in response to Parent SBIR/STTR FOAs or

to special PAs are reviewed by the NIH Center for Scientific Review, while RFAs and RFPs are

generally reviewed by institutes or centers (ICs) within the NIH; those that will award grants

under a specific PA or RFA are listed in the specific FOA (Ford, & Sanders, 2008).

The application process within itself can be described as tedious and can be

overwhelming for first time applicants. While the government seeks to be helpful with this

funding source the process has remained almost the same since the program inception. Similarly,

when you look at the SBA loan guarantee it takes thirty to ninety days for approval. The process

is typically connected to an authorized lending institution who seeks to have a banking

relationship with the entrepreneur. If entrepreneurs do not seek capital from traditional banks,

they often turn to Community Development Financial Institutions (CDFI). These entities are

funded mostly by the government and are designated to fund in underserved communities.

Community development financial institutions (CDFIs) are an integral component of US

community economic development policy. These organizations differ in structure and client

base, but they all seek to promote sustainable and equitable growth at the local level. By

injecting capital into under-served markets, CDFIs facilitate development that may not otherwise

occur. Attempts to measure and evaluate CDFI performance have often yielded disparate results

(McCall, & Holman, 2021).

The continued support of CDFIs has expanded in the last two years with historic investments from the federal government. While this is great news in terms of getting capital to the institutions, the outdated lending criteria does not make access to the funds easier. Overall, the trends show the rise of minority businesses especially across the South and yet these are the same group of individuals who have the hardest time getting capital. Recently, the SBA expanded programming and services across the United States to elevate minority and women owned businesses. Several women businesses centers were opened in overlooked places in 2021 creating the largest expansion in thirty years (Abell, 2021). The federal government will continue to fund small businesses. However, there are critical policies that should be explored and evaluated to determine if the overall outcomes truly align with the best interest of all entrepreneurs. Policy levers truly impact new, small, and entrepreneurial businesses. While the full depth of state policies is constantly changing, the dimensions of the objectives are very unclear as it relates to the direct impact (Williams, 2011). There is a need for policymakers to review all the backgrounds, education, and objectives, and business stages of entrepreneurs when creating policies. It is also difficult because local, state, and federal policies do not align.

This disconnection allows unnecessary confusion when accessing resources. The role of policy must be lifted in critical discussion to support entrepreneurs especially as it relates to Black business owners (Wright, Westhead, & Sohl, 1998). There are also clear flaws in the system that rewards habitual or serial entrepreneurs especially when looking at venture capital. The amount of capital deployed continues to grow with millions being spent on ideas mostly led by White led companies. While venture capital is not as accessible to everyone, several entrepreneurs have started to seek out crowdfunding as another source to inject finances into their businesses. Kiva is an international nonprofit providing 0% loans with no collateral

requirement. This affordable loan creates more small businesses like never, especially those who have issues with their credit. Overall, small businesses are still opening and closing at historic rates.

The pandemic drastically reduced the number of Black owned businesses due to limited capital and non-financial resources. There has been a trend to further resource underestimated business from the lens of social justice. The Paycheck Protection Program (PPP) with a volume of $650 billion during the early stages of the pandemic funded several businesses (Bhutta et al., 2020). Entrepreneurs were supported by the Small Business Administration (SBA) to go through banks, credit unions, and other financial institutions with the goal of keeping small businesses open and retaining employees on the payroll (Fairlie & Fossen, 2021).

Black-owned businesses which were already in a more fragile financial state relative to their White counterparts, were particularly hard hit by the Covid-19 crisis. This is partly due to Black-owned firms being more likely to operate in environments that produce poor business outcomes (McKinsey, 2020). Prior to the pandemic, 58% of Black-owned businesses reported being at risk or financially distressed as compared with only 27% of White-owned firms (Mills & Battisto, 2020). Black-owned firms are heavily concentrated in sectors most negatively affected by the pandemic accommodation and food service, retail, and healthcare and social assistance (Fairlie 2020).

Black Women Business Ownership

Black women continue to start businesses well above the national average in a variety of industries (Barr 2015). However, even with Black women becoming business owners at faster rates than their racial and gender counterparts, with a 67% increase from 2007 to 2012, they continue to face challenges maintaining their businesses and generating comparable profit

(Becker-Medina 2016). This data is still relevant in the consistent space of supporting Black women entrepreneurs Research in this space suggests women and racial minority business owners struggle to generate profits comparable to white men (Barr 2015).

There is a significant amount of research centered on White women and Black men. Some studies have examined the intersection of gender and race in entrepreneurship, the resounding conclusion has been that Black women entrepreneurs lack access to financial capital (Bates & Robb, 2013). Black women-owned businesses are more likely to hire Black workers, which in turn helps to reduce the unemployment rate in their communities. According to a recent report by Goldman Sachs, increased earnings from Black women could create an additional 1.2 to 1.7 million jobs in the United States and raise the level of annual US GDP by 1.4% to 2.1% each year (Struyven, & Milo, 2021).

Black women are more motivated to excel in business due to all the factors that hinder them from succeeding in the first place. The ability to leverage motivation and obtain information helps Black women business owners excel. This concept of personal motivation was first described in Skinner's operant theory as human behavior is driven by reward (Ryan, & Deci, 2000). Women prefer to be involved with their networks at different phases of the startup process. However, work–family participants established the business for family/work balance, thus a small network of close ties was sufficient to achieve their business goals (Sharafizad, et al., 2016).

During a 2021 study, Adejuwon, Kristen found during her research. The theme revealed that African American women entrepreneurs viewed their apparel/retail businesses as a means of contributing to their communities. It is a common theme in the research that most Black women start their own businesses for multiple motivational reasons. The U.S. Census Bureau (2020) has

data that 1.1 million employer firms were owned by women and 1.0 million by minorities (U.S. Census Bureau, 2020). Four out of five U.S. businesses started in 2016 lasted year (U.S. Small Business Administration, 2018). One out of two new companies, survives five years (U.S. Small Business Administration, 2018). Only one in three U.S. businesses survive ten plus years (U.S. Small Business Administration, 2018). The U.S. Census provided a report on Small Business Ownership (SBO), which showed that African American business owners were excessively few compared to other minority groups (U.S. Census Bureau, 2020).

African Americans struggle to establish their businesses, grow their businesses, and transition their businesses through succession (Ruwe, 2019). Furthermore, the researchers added that education, training, support, leadership, financial issues, and the lack of business strategies might be the difference between White and African American business ownership (Akwaowo, 2017) pointed out; there is still a need for continued growth and the need for more focus on the succession planning of African American businesses. During a case study conducted by Fairlie and Robb, the researchers found African American–owned businesses are behind white-owned businesses in sales, profits, employment, and survival. Black business owners are in most cases first generation entrepreneurs. Fairlie and Robb also found that find that the lack of prior work experience in a family business among Black business owners, limited their human capital and led to negative business outcomes.

Historical Context of Mississippi

Mississippi has over 38% of Black residents who currently live in the state. One of the most southern states still struggles with creating economic opportunities for all. Several Black residents began to gain access to better education and voting rights after the 1950's. This also enabled the pathway of business ownership. This created a middle class in Mississippi but even

this segment of the population became tormented by the cruel unspoken rules of Jim Crow (Hamlin, 2012). Black entrepreneurship has the potential to uplift communities despite the barriers. The Mississippi Delta is which is the poorest section of the state has been racially oppressed since the early 1900s. Firm Ownership and the African American Market Besides education, firm ownership offers another avenue to higher incomes. The ownership of firms in Mississippi by race and gender in 2002, based on Census data for 187,602 firms. Just over 25,000 of these firms, or somewhat more than 13% of firms, are owned by African Americans, with more firms owned by Black men than by Black women (Hill, 2008).

According to the 2019 racial wealth gap report by the W.K. Kellogg Foundation, White households have a median net worth $54,000 greater than households of color in Mississippi, and 47% of Black children live in concentrated poverty, as compared to 10% of White children. By 2050, Mississippi stands to realize a $54 billion gain in economic output by eliminating the disparities that limit the human potential and economic contributions of people of color. Census data indicated the median level of wealth among Black families is $9,600, and around $25,000 among Latino families compared to $172,000 among White families (US Census Bureau, 2017). These numbers are continuing to grow which are accelerating the racial wealth gap. The overall wage gap between women and men in Mississippi ranks the state in the bottom half of the nation, and the gap is especially great for Black women.

The racial wealth gap continues to grow as many Black women business owners have stepped into defining their own pathway towards success. Even after 50 years of economic development programs intended to "uplift" the region out of poverty, from President Lyndon Johnson's so-called "war on poverty" to present-day philanthropy, there continue to be few Black institutions supporting Black businesses in the region. Several entrepreneurship support

organizations (ESO) such as Higher Purpose Co, Jackson State University SBDC, Delta State Women Minority Business Center, Hope Credit Union, Innovate Mississippi, and Our Village United support Black women-owned businesses across the state. The national trend of business owners continues to show an increased number for Black women. It is not surprising since most Black women are the head of their households. However, there is additional data to reflect how Black women are more resilient and educated. Majority of the companies owned and operated by Black women in Mississippi are structured as LLC. The definition of LLC is basically a company that has one or more owners that protects the individual(s) personal assets if they are in business. On March 15, 1994, Governor Kirk Fordice signed into law the Mississippi Limited Liability Company Act1 (MLLCA), thereby joining more than 39 states which have adopted this novel business form that provides businesses (McCullough 1994).

The lack of resources or investment in the Mississippi Delta which is an 18-county region in the state creates continued barriers in all sectors. For example, when exploring digital infrastructure such as high-speed fiber internet many residents fall into the digital gap. Leading telecom manufacturing and service firms have overlooked the rural Delta counties together and with low levels of connectivity have created a major digital divide problems are very real for the region. The economic development challenge should be to create solutions to ensure that rural businesses, government, health care, education, and non-profit institutions gain access to an advanced telecommunications infrastructure (Lentz & Oden, 2011).

Black or African Americans owned 124,004 firms in 2017, with 32.0% (39,714) of these firms in the healthcare and social services industry (U.S. Census Bureau, 2020). The Mississippi Department of Health (MSDH) reported that one in seven Mississippians are living with diabetes, a higher rate than almost any other state. Health disparities continue to be alarming in the state

such more than 700,000 Mississippians have hypertension, (MSDH 2020) and the state has the country's highest rate of deaths due to high blood pressure, as well as the country's highest adult obesity rate, at just under 40% (Center for Control and Disease, 2020 and 2018).

Chapter 3

Research Methods

Understanding the informal education experiences of Black women business owners is the focus of the study. The purpose of conducting the study will provide an analysis of the role of informal education on Black women business ownership rates in the health and wellness sector in Mississippi. The researcher will explain the informal learning experiences of Black women small business owners in the health and wellness sector using a qualitative method with a narrative inquiry design. The selected research method will provide an in-depth perspective from Black women who have pursued business ownership in their ways based on unique conditions and motivations. The study will be situated in Mississippi, one of the historically most impoverished states in the US (2019 American Community Survey). It is important to note that given the financial status of Mississippi, several resources are limited in all aspects, from education, housing, food, infrastructure, and even in business.

The high poverty rate and the long history of institutionalized racism create an even bigger challenge when supporting Black residents in Mississippi resources. Black women make up 32% of the head of households in the United States, working to provide financially for their families (2019 American Community Survey). The researcher seeks to elevate the lived experiences of Black women in small businesses in the health and wellness sector anchored in a learning style known as informal education. The research will focus on the informal education experiences of Black women-owned health and wellness small businesses in Mississippi. Therefore, the purpose of this study will be to provide an analysis of the role of informal education on Black women-owned small businesses in Mississippi. The researcher will explain

the informal learning experiences of Black women small business owners in the health and wellness sector using a qualitative method with a narrative inquiry design.

Research Design

The purpose of qualitative research is to explore the informal education experiences through a narrative inquiry. Qualitative research focuses on the events that transpire and on outcomes of those events from the perspectives of those involved. *Post-positivist* researchers believe that environmental and individual differences, such as the learning culture or the learners' capacity to learn, influence this reality, and that these differences are important. *Constructivist* researchers believe that there is no single reality, but that the researcher elicits participants' views of reality. Qualitative research generally draws on post-positivist or constructivist beliefs (Teherani, A. et al., 2015). Qualitative research is multimethod in focus, involving an interpretative, naturalistic approach to its subject matter. This means that qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them.

Qualitative research involves the studied use and collection of a variety of empirical materials – case study, personal experience, introspective, life story, interview, observational, historical, interactional, and visual texts – that describe routine and problematic moments and meanings in individuals' lives (Denzin and Lincoln 2005). Overall qualitative research tends to be more humanistic which is perfect for proposed research. The researcher will use a narrative inquiry design to capture the stories of Black women business owners in healthcare. Narratives are unique and complex within themselves however using this research approach is the best way to full unpack the layers tied to informal education experiences. Stories are inherently multilayered and ambiguous, so the constructed nature of truth and the subjectivity of the

researcher (Peshkin, 1988). Narrative inquiry rests on the epistemological assumption that we human beings make sense of random experience by the imposition story structures (Bell, J. S. 2002). Narrative inquiry analytical approach researchers pay attention to the language and other semiotic resources participants use to tell their stories and make meaning of the experiences they tell (Canagarajah, S. 2021). The narrative inquiry is very similar to storytelling which is a powerful tool. Barkuizen and Consoli suggests researchers should not show hesitation nor constraint in revealing their stories or storied data in their outputs and therefore uphold their narrative work as academically credible, legitimate and, most importantly, valuable.

Sample Procedures

The focus of this study is Black women business owners in Mississippi. Therefore, the researcher will use a process described as purposive sampling (Ravitch & Carl, 2016). These authors explained that a specific sample size is less of a concern for qualitative researchers, if the study focuses on obtaining an in-depth, multitude of perspectives, focused on the research questions. To emphasize this point, Creswell, and Poth (2018), suggested an ideal sample size for phenomenological study ranges from five to twenty-five participants. The sample size goal will be seven to ten participants who are Black women business owners in Mississippi who operate ventures in the healthcare sector and meet a specific set of criteria, also known as a criterion sample (Miles & Huberman, 1994). Participants will be recruited through entrepreneurship support organizations and must be in business for at least three years and own 51% of the company. This qualifying information will be sourced from the Mississippi Secretary of State's office. The researcher will aim to identify Black women's ages. 25-45 within the state of Mississippi. Using a logic intake survey to qualify the participants' involvement. Once the

participants are validated, they will be sent the narrative inquiry survey with open-ended questions. The research will randomly select seven participants to explore their responses further using narrative inquiry. Purposive sampling is used frequently often used in narrative inquiry studies. This sampling style involves participants meetings a set of designed requirements by the researcher that fits the purpose, problem, and objective of the study. Purposeful sampling is widely used in qualitative research for the identification and selection of information-rich cases related to the phenomenon of interest (Palinkas, et al., 2015).

Ethical Considerations

The research procedures outlined below will be submitted to the University of Arkansas Institutional Review Board (IRB) for approval prior to any research being conducted. This entity is responsible for overseeing all human research subjects at the University of Arkansas, Fayetteville, and it is bound by federal, state, and institutional policies, developed to ensure the safety of all research participants.

Data Collection

The data will be collected utilizing a collaborative approach between the participant and researcher to solidify the story told and the story alignment. Dedicated time in the field will be allocated to spend intentional time with the participant(s) to capture informal educational experiences majority in the form of stories. At the same time, leverage additional resources such as field notes, observations, photos, artifacts, etc. This section outlines each step of the future data collection procedures implementation once the potential participant list which would include names and contact information.

Step One – Initial Contact and Informed Consent

The first step will include contacting potential participant via email thanking them for expressing interest in participating in the study (Appendix A). This message will include an attached document that provided a detailed description of the research project and requested they email me back to confirm their willingness to participate in the study (Appendix B). Participants will then be scheduled for in person or Zoom interview once confirmation is received this confirmation.

Step Two – Preparation for Participant Interviews

I familiarized myself with the Zoom software to minimize any technical difficulties prior to engaging in meetings with each participant. For in person interviews, I will identify a quiet place to record and capture participant responses.

Step three - Interviews

Participant interviews are considered the most common and effective research instrument in phenomenological studies (Creswell & Poth, 2018). The interviews for this study will be were completed in person or using the Zoom application. In-person interview option will be available to those participants who do not feel comfortable using Zoom. If participants, choose this option for the interviews will be recording using the voice memo application on the Apple iPhone. The data collection process will turn proceed to the recorded interview for 45 minutes using Interview Protocol form (Appendix B). Narrative inquiry design would use more open-ended questions to capture the participant's story.

Step four – Follow Up

Upon the conclusion of each interview, I will set aside approximately 15 minutes to review the field notes and quickly summarize the interview while pointing out any key words.

Data Analysis

The analysis of the narratives will be the main form of data for this research (Polkinghorne 1995). By understanding the narratives, we can fully comprehend how participants experience informal education.

      Step one - Review Interviews

      This step would include me listening to all the interviews to make sure each question was answered, and the participant gave a response.

      Step two - Developing Themes

      Upon completing the interviews, I will start transcripts to identify themes based on the participant responses. Throughout the process of developing themes, I will start to correlate the information to the notes to identify sub-themes.

      Step three - Analysis Review

      The outside reviewer will develop a method to fact check my work for any errors. If there are gaps, then we would revisit the initial transcripts and notes for corrections. The process would be repeated to ensure the data is true. By operating with trustworthiness, the data will be the most accurate without any manipulation. The quality of a research project using this methodology can be assessed through the components of trustworthiness; specifically, credibility, transferability, dependability, and confirmability (Guba, 1981).

      Step four - Finalize Analysis -

      Upon completion of the analysis the data will be finalized based on the information provided and categorize based on the themes. The narrative will provide supplemental information about the participants to continue to humanize the inquiry related to their informal educational experiences.

Researcher Bias

Researcher bias is a major methodological concern in qualitative studies (Creswell & Poth, 2018). I have over a decade of direct professional experience working with Black women business owners in various sectors especially in healthcare. Majority of my twelve staff members at Higher Purpose Co identifies as a Black woman. I recognized I need to select participants who are not tied directly to my work. Majority of the knowledge I have acquired has been through my own informal self-directed learning journey. My personal bias is being born and raised by a Black woman who worked in healthcare for several years. The health disparities as it relates to Black women in Mississippi have been life experiences for me which have informed my daily advocacy. My background presents a potential bias in the findings of the research in which my view maybe to demonstrate the direct practitioner solutions to support Black women business owners versus the larger contribution to the academic field.

Chapter Summary

This chapter provided an overview of a research proposal to explore the informal educational experience of Black women business owners in healthcare located in the state of Mississippi. The research design used a narrative inquiry designed outlined by and this is recognized as one of predominant phenomenological methodologies today (Creswell & Poth, 2018). It is essential to note this research method lends itself to informing additional research topics and agendas to deepen this field of research. By exploring the different nuances of Black women business owners, the proposed research is well-positioned to provide clarity and recommendations to strengthen the resources available to this demographic. This research design will be submitted to the University of Arkansas' IRB for approval. A detailed description of methods and analysis was also provided to ensure the study's trustworthiness.

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Appendix A

Sample Email to Research Participants

[INSERT DATE]

Dear [POTENTIAL RESEARCH PARTICIPANT],

I hope this email finds you well. [Entrepreneurship Support Organization] has provided me your

contact information and they indicated you may be willing to participate in a study I am

conducting about informal education experiences. I truly appreciate your time and interest to

help me understand your business journey. Your participation in the study is voluntary and will

not have any impact on your relationship with me, [Entrepreneurship Support Organization] or

the University of Arkansas. I have included the purpose of the study for your reference.

If, after reviewing the information you are still interested in participating, please contact me at

telampki@uark.edu or provide your number and the best time to reach you. If you have any

questions or concerns, please feel free to reach out.

Thanks,

Tim Lampkin

Interview Protocol

**Informal Education Experiences of Black Women-Owned
Healthcare Small Businesses in Mississippi
University of Arkansas**

Time of interview: _____

Date: _____

Location: _____

Type of business: _____

Number of employees: _____

Annual revenue: _____

**THANK YOU FOR AGREEING TO PARTICIPATE IN THIS STUDY ABOUT YOUR
USE OF INFORMAL EDUCATION AS A SMALL BUSINESS OWNER IN THE STATE
OF MISSISSIPPI.**

**I AM PROVIDING YOU WITH AN INFORMED CONSENT FORM FOR YOU TO
REVIEW AND SIGN, IF YOU AGREE. AS NOTED, YOUR IDENTITY WILL BE
HELD IN STRICTEST CONFIDENCE AND YOUR IDENTITY WILL NOT BE
LINKED DIRECTLY OR INDIRECTLY WITH THE STUDY FINDINGS.**

**YOUR PARTICIPATION IS ENTIRELY VOLUNTARY AND YOU MAINTAIN THE
RIGHT TO WITHDRAW AT ANY TIME.**

BEFORE WE BEGIN, DO YOU HAVE ANY QUESTIONS?

DO I HAVE YOUR PERMISSION TO BEGIN?

**Should you have questions or concerns about this survey, please contact Timothy Lampkin
(telampki@uark.edu) or his Dissertation Director, Dr. Michael Miller (mtmille@uark.edu),
University of Arkansas, (479) 879-1028 or (479) 575-3582.**

SECTION ONE: INFORMAL EDUCATION EXPERIENCES

1. Tell me how you like to learn new skills or information

    Sub-question: When you hear "informal learning" what word comes to your mind?

    Other elements to consider:

    - *Level of education*

    - *Preferred learning style*

    - *Personality*

SECTION TWO: ENTREPRENUERSHIP EXPERIENCE

2. Tell me why you decided to start your business

3. Can you say more about how you learned to run the business?

    Other elements to consider:

    - *Academic background*

    - *Career goals*

    - *Family influence*

SECTION THREE: INFLUENCE OF INFORMAL EDUCATION IN BUSINESS

4. Tell me how you decided to start a healthcare business

5. How do you continue to learn how to improve your business?

    Other elements to consider:

    -   *Business stage*

    -   *Social capital*

    -   *Entrepreneurship experience*

SECTION 4: INFLUENCE OF STATE POLICES AND RESOURCES

6. How do you learn about state polices and resources to support your business?

7. Would you like to share anything else about your learning style, business, or state policies?

Other elements to consider:

- Business Structure

- Perception of government

- Business acumen

THANK YOU FOR YOUR PARTICIPATION IN THIS STUDY!