

Job Creation through Microenterprise Development

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Women's Initiative for Self Employment

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Executive Summary

At the height of the recession in 2009, Women's Initiative clients provided a total of 2,244 jobs for themselves and others through their businesses.

With record un- and underemployment in the Bay Area and nationwide, Women's Initiative focused our research and analysis on job creation. The agency investigated whether microenterprise development services empower entrepreneurial women to create and retain jobs for themselves and others in their community during a recession. The analysis showed that women who participated in business plan training through Women's Initiative provided more jobs for themselves and others through their businesses last year than ever before. Survey respondents reported providing more jobs during the 2008/09 recession than ever before through self-employment as well as full-time, part-time, temporary and contract jobs for others.

Women's Initiative has provided training, funding and support to more than 20,000 women entrepreneurs in the San Francisco Bay Area over the past 22 years. The organization has a firm commitment to outcome evaluation and tracks both short and long-term results. Women's Initiative's research is the most extensive case study of microentrepreneurs in the US with the largest client database in the field. The organization publicly shares all findings reports and white papers to promote evidence-based decision-making relating to microenterprise development.

The agency first investigated how many clients moved from unemployment into wage employment or self-employment after training. Second, Women's Initiative examined how many of these women created and retained jobs for others.

Microenterprise support services showed positive results for both workforce development and job creation. With an average cost of \$1,525 per woman servedⁱ, a \$1 million investment in Women's Initiative's programs would result in 132 new jobs being created within 12 months and a total of 480 new jobs in five years.

Between 1998 and 2009 an average of nine in ten clients reported being employed or self-employed when interviewed one year after training. In addition, clients provided jobs for others through their businesses. One year after training more than one in ten clients provided part-time, full-time, temporary and contract jobs for others. As clients' businesses matured, they created more jobs for others. Five years after training, nearly one-quarter of clients provided jobs for others, with an average of nearly two jobs provided for others per client. While data for 2009 showed lower average job retention and creation rates, clients' net positive job retention and creation rates compared favorably to national statistics, which indicate a 39% increase in layoffs in 2009, as reported by the Bureau of Labor Statistics.

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Women Need a New Job Creation Strategy

In the wake of the global economic crisis that began in 2008, job security and job creation have escalated to our country's top issues. The erosion of unique neighborhoods where owners work and live, and the mergers-and-acquisitions culture that created mammoth companies too big to fail has contributed to economic disparities and created one of the highest rates of poverty we have seen in the decade before this economic downturnⁱⁱ. Women are the losers in this economic structure; women continue to be disproportionately impacted by poverty and the female-to-male earnings ratio has declined to 77 cents on the dollarⁱⁱⁱ. The highest poverty rates are among women of color^{iv}. With lower incomes and assets, women run a high risk of not being able to pay for basic needs such as food, housing and healthcare when faced with joblessness.

Current policies do not address increasing poverty and joblessness among women and minorities and may even be contributing to disparities. Just 5.9 percent of the contracts awarded under the American Recovery and Reinvestment Act have gone to minority-owned small businesses and 2.7 percent to women-owned small businesses^v. In addition, the use of federal recovery dollars to fund job training and other programs not directly related to job creation has resulted in ineffective use of funding. California state auditors have found as few as two new jobs created for every \$1 million in federal funding^{vi}. Neglecting to prioritize programs directly related to long-term job creation for the most economically vulnerable has perpetuated reliance on public assistance instead of the individual to solve the problem of poverty.

For women, especially women of color, the slumped economy only compounds the gender and racial economic disparities they already face in the quest for economic security for their families. Unemployment represents a significant threat to low-income families, stripping them of a sense of independence and security.

A report issued by the Senate Joint Economic Committee in May 2009^{vii} concluded that female-headed households, especially those headed by minority women, have been hit hardest by unemployment. In particular, long-term unemployment rates are growing most rapidly for women over the age of 45 and women with limited education^{viii}.

Women, especially women of color, are more financially vulnerable than men to long-term unemployment and underemployment because they own less^{ix}, earn less^x and are more likely to have a part-time job^{xi}. The Consumer Federation of America reported that women were generally more likely to have received a sub-prime mortgage than men. The over-representation of women of color in the subprime mortgage market—mortgages of all kinds and at every income level—seriously jeopardizes their wealth and security^{xii}.

Microenterprises startup with less than \$35,000 capital and fewer than five employees but because of the large number of microenterprises, they are an economic force. There are nearly 25 million microenterprises in the US and they constitute 88% of all businesses¹.

Economic vulnerability also leads to physical and emotional vulnerability. Sadly, the recession has led to an increase in the frequency and severity of domestic violence. The National Domestic Violence Hotline documented a 21 percent increase in calls for September 2008 as compared to September 2007^{xiii}.

Many unemployed and underemployed women are struggling to support their families and may continue to do so for years to come if job growth remains as slow as predicted^{xiv}. As local, state and national deficits result in deep cuts to public resources and social welfare programs, these women are losing their safety net.

Rather than escalating reliance on social services in response to unemployment or underemployment, low-income women and women of color have an alternative: productive self-employment as a means to economic empowerment and recovery.

Our research has shown that women can create quality jobs for themselves and their communities with a modest investment in training, financing and support. In fact, we have found that low-income women of color with multiple barriers are highly successful entrepreneurs when given the right support.

About Women’s Initiative for Self Employment

Women’s Initiative, a Bay Area nonprofit founded in 1988, delivers culturally-competent, comprehensive training, funding, and ongoing support to empower women with the knowledge, tools, networks, and resources they need to start a business and achieve self-sufficiency. To date, the agency has served more than 20,000 women. Women’s Initiative clients have a high business startup and survival rate, with seventy percent of clients still in business five years after training.

Women Served

Women’s Initiative serves the financially vulnerable women hit hardest by the recession. Eight in ten Women’s Initiative clients are women of color. One in five has not completed high school and one-quarter have language barriers. Clients are 39 years old on average.

How the Program Works

Prior to enrollment in business plan training, all clients must attend a free 90-minute seminar (My Business Action Plan/Mi Plan de Accion) to learn about Women’s Initiative’s services and to self-assess their readiness to start or grow their own business. The seminar is offered in Spanish and English, as are all of the services provided by Women’s Initiative.

Microenterprises, the smallest of small businesses, generate 18% of all U.S. private employment and almost 20% of all private employment in California alone¹. During past recessions and periods of high unemployment, the microenterprise sector creates new jobs and produces higher net job growth than other sectors during those same periods.

The Women’s Initiative business plan training course (Simple Steps/Paso a Paso) gives adult women the training they need to start or grow their own business. The business plan training course meets six hours per week for a total of 11 weeks. Clients learn to analyze competition, price products and services, keep financial records, promote their business, and graduate with a written business plan in hand.

After graduation from the business plan training course, clients may apply for a business loan or start a matched savings account (Individual Development Account, or IDA). Graduates may also access ongoing business support services (SuccessLink/Avance) which include: one-on-one business consultations and coaching, seminars, networking events and peer support groups. Addressing social isolation and boosting self-confidence are some of the most important elements of the model.

Research and Findings

Women’s Initiative tracks clients’ progress for five years after training through an annual outcome evaluation survey. The survey has a quasi-longitudinal design with six waves. Baseline data is collected before training, and comparison data is collected every 12 months after training for five consecutive years. Program participants are randomly selected for participation in the survey waves. The agency publishes the results of the outcome evaluation survey to provide free information to policy makers, the media and the general public on the impact of microenterprise development.

The first survey wave takes place when clients enroll in business plan training. This baseline data is collected from clients before participation in business plan training.

The outcome evaluation survey is designed to measure the impact of Women’s initiative’s programs on participants’:

- 1) Educational and work status
- 2) Business status and development
- 3) Business finances
- 4) Household and personal finances
- 5) Social and environmental business practices
- 6) Satisfaction with services

“I have supported myself with my business for two years now! We are four full-time and two part-time employees, all together six of us. Women’s Initiative helps me learn how to run a business and plan for growth. I had virtually no business background at all before I took the course. Now I’m constantly looking at things with the big picture in mind. I think the next step for me is establishing an online presence and gaining more exposure internationally. We work around the clock and we hire people who really care about the business.”

Loretta Nguyen

Women’s Initiative 2007 Graduate

Owner of Fifty Seven-Thirty Three Apparel

www.fiftyseven-thirtythree.com

Oakland, California

The survey population consists of clients who have received a minimum of 10 hours of business plan training. The survey population is referred to as *program participants* or *participants*, to distinguish it from clients who have not participated in a minimum 10 hours of business plan training. After training, survey waves are conducted annually on the anniversary of the participants' last day of the business plan training course (± 3 months). Survey waves continue for five consecutive years after business plan training. The quasi-longitudinal design allows for analysis of the long-term impacts of Women's Initiative's programs.

The Jobs Analysis

As lingering unemployment and underemployment hamper economic recovery, becoming both a symptom and contributing factor of the recession, Women's Initiative has focused its research on workforce development and jobs creation. Women's Initiative explored two questions with the Jobs Analysis. First, the organization examined the extent to which microenterprise development contributes to efforts to move people from unemployment into wage employment or self-employment. Second, the organization evaluated the effectiveness of microenterprise development services to help women entrepreneurs create and retain jobs for others.

The analysis includes data collected by a total of 2,302 interviews conducted with 953 randomly sampled program participants before and after training from 1998-2009. All 953 respondents were interviewed before businesses plan training and at least once after training. Because random samples were drawn independently for each survey wave after training, 396 respondents have been interviewed in two or more of the survey waves after training.

On average, 38% of the randomly sampled participants respond to the survey. Participants are generally willing to take part in the survey when interviewers are able to reach them. The more years that have passed since a client participated in training, the less likely it is that the agency still has correct contact information for that client. Response rates decrease every year after training, as can be seen in the table below which shows the number of respondents in each survey wave.

Survey population and number of respondents from 1998-2009^{xvxxvi}

	Before training	After training (in months)					Total
Survey wave	0	12	24	36	48	60	
Participants	4557	3485	2750	2263	1994	1720	
Respondents	953	489	347	222	189	102	2302

Findings and Results

Unemployed Women Entered Employment and Self-Employment

More than one-third of the women who enroll in business plan training at Women's Initiative are unemployed. Between 1998 and 2008 an average of 37% of respondents were neither

employed nor self-employed before training. Women’s Initiative’s clients face multiple barriers to employment. Many respondents have limited education, language barriers or disabilities. In 2008 the unemployment rate of women entering the program increased to 52%. One possible explanation for the increase in unemployment among enrollees is the increase in unemployment among this group of women in general. A report issued by the Senate Joint Economic Committee in May 2009^{xvii} concluded that female-headed households, especially those headed by minority women, have been hit hardest by unemployment during the recession. In particular, long-term unemployment rates have grown most rapidly for women over the age of 45 and women with limited education^{xviii}. Another explanation for the increase in unemployment among enrollees is that, in times of high unemployment, self-employment may become the best or only means for many women to support themselves and their families.

After accessing Women’s Initiative’s services, respondents successfully entered employment and/or self-employment. As a result of business plan training, employment and/or self-employment increased 43% (from 37% to 90%) within the first 12 months after training. Moreover, these results were to a large extent sustained for at least five years after training with employment and/or self-employment hovering between 85% and 90%.

Percent of Employed or Self Employed Respondents from 1998-2009

	Before training	After training (in months)				
Survey wave	0	12	24	36	48	60
(Self)Employed	63%	90%	85%	87%	86%	86%

Clients Provided Jobs for Themselves and Others

In addition to increasing employment levels by women entering traditional employment through established businesses, Women’s Initiative programs increased the level of self-reliant employment through the creation of new businesses. The analysis showed that, although just three in 10 respondents reported being self-employed before training, nearly seven in 10 were self-employed five years later. Three to five years after training, self-employment holds steady. As clients’ businesses mature, we see an increase in the number of clients providing work for others through part-time, full-time, temporary and contract jobs in their businesses. Five years after training nearly one-quarter of respondents reported providing jobs to others.

Women’s Initiative considers a client **self-employed** when she is earning income as:

- a sole proprietor;
- an independent contractor;
- a member of a partnership; or
- otherwise in business for herself.

Percent of Respondents Providing Jobs through their Businesses 1998-2009

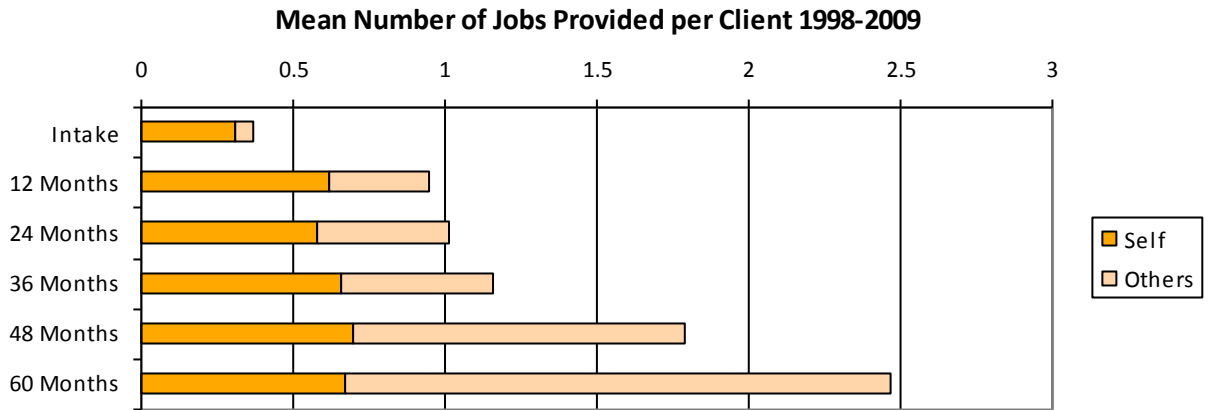
	Self-Employment	Jobs for Others
Intake	31%	2%
12 months after training	62%	12%
24 months after training	58%	14%
36 months after training	66%	16%
48 months after training	70%	21%
60 months after training	67%	24%

Each Client Provided an Average of Two Jobs to Others

The average number of jobs respondents provided for themselves and others continually increases after training. Five years after training, with more than two-thirds of respondents providing jobs for themselves plus an average of nearly two jobs to others, each participant creates an average of nearly two and a half jobs. The table below shows the average number of jobs respondents provided through their business.

Mean Number of Jobs Provided per Participant 1998-2009

	Self-Employment	Jobs for Others	Total
Intake	0.31	0.06	0.37
12 months after training	0.62	0.33	0.94
24 months after training	0.58	0.43	1.00
36 months after training	0.66	0.50	1.16
48 months after training	0.70	1.09	1.79
60 months after training	0.67	1.80	2.45



This is just an example of a stacked bar chart.

Clients Create New Jobs for Years after Training

A common concern about economic stimulus and job creation efforts is that they will be short-lived. Economic recovery depends not only on new job creation, but also on long-term job retention. Respondents reported positive job retention and creation in every survey wave, most noticeably in the first, fourth and fifth years after training. Women’s Initiative found, for example, that for every 100 women who participated in 10 or more hours of business plan training, an average of 94 jobs (for themselves and others) were provided 12 months after training. Of these 94 jobs, 37 include existing jobs which were retained, and an average of 57 were new jobs that had been created in the 12 months after training.

Jobs include self-employment and jobs clients provide for others: i.e. part-time, full-time, temporary and contract jobs through client businesses.

Women’s Initiative has found that most clients need to continue building their skills and confidence in order to effectively implement their business plan and continue to grow their businesses. The agency helps clients achieve their long-term goals by providing ongoing business support services after graduation.

Mean Jobs Created and Retained per Participant 1998-2009

	Retained	Created	Total
Intake	N/A	N/A	N/A
12 months after training	0.37	0.57	0.94
24 months after training	0.94	0.06	1
36 months after training	1	0.16	1.16
48 months after training	1.16	0.63	1.79
60 months after training	1.79	0.66	2.45

Alma, please make a stacked bar chart like the one above.

Adriana Razo
Women’s Initiative 2003 Graduate
Owner of The Crayon Box Preschool
San Francisco, California



The Crayon Box Preschool welcomed its first two students into Adriana’s mother’s living room in 2002 in South San Francisco. Adriana has hired additional employees every year since she began. Proud to be the first in her family with her own business, she explains, “Women’s Initiative helped me learn the tools I needed to steadily grow my business since I started. I have always wanted to go into business for myself. I had extensive experience in early childhood education and running a daycare program, but no experience running a business. My Mexican immigrant parents taught me the value of biligual education...now, my Spanish Language Immersion preschool serves 85 families between my San Francisco and Daly City locations that together employ 14 full-time employees, 2 part-time employees, and 4 contractors.”

Clients Provide Part-Time and Full-Time Jobs

Self-employment more than doubles five years after training. The majority of the jobs for others reported were part-time jobs but as clients’ businesses matured they provided increasingly more full-time jobs to others. Five years after training clients provided fifty-seven times more full-time jobs through their businesses and twenty-three times more part-time jobs.

Mean Jobs Provided per Participant by Type 1998-2009

	Self	Full-time	Part-time	Contract	Temporary
Intake	0.31	0.01	0.04	0.00	0.01
12 months	0.62	0.07	0.08	0.16	0.02
24 months	0.58	0.09	0.14	0.18	0.01
36 months	0.66	0.10	0.19	0.20	0.01
48 months	0.70	0.23	0.31	0.39	0.16
60 months	0.67	0.57	0.93	0.34	0.00

Please see the example in the PowerPoint. If it is too confusing visually, we could use a clustered bar chart.

Clients Provided More Jobs as National Employment Declined

While unemployment rates reached record highs, Women’s Initiative participants provided jobs for themselves and others. In 2009 alone, participants provided and estimated 2,244 jobs for themselves and others after training.

Estimated Jobs Provided by Clients for Themselves and Others after Training Based on Mean Jobs Provided per Client and Number of Participants 2001-2009

	2001	2002	2003	2004	2005	2006	2007	2008	2009
Mean Jobs	1.06	0.88	1.23	1.05	1.02	1.24	1.35	1.65	0.87
Participants*	611	581	606	681	834	1495	1371	1867	2579
Total Jobs	648	511	745	715	851	1854	1851	3081	2244

*Participants include all of the women who participated in ten or more hours of business plan training in the five previous years.

Implications – Making Microenterprise Work

In stark contrast to women who juggle household responsibilities with wage employment and still may need public benefits to make ends meet, women entrepreneurs create opportunities to transform their circumstances to increase their own upward mobility and generate personal wealth to support their families^{xix}.

Small businesses are the foundation of American neighborhoods and small towns. They provide jobs and increase the purchasing power that will stimulate the local economy. Women’s Initiative investigated whether microenterprise development is an effective job creation strategy during a recession and found that microenterprise support services showed positive results for

both workforce development and job creation. At the height of the recession, Women's Initiative clients provided a total of 2,244 local jobs for themselves and others through their businesses.

As we look back on the economic stimulus efforts of the past year, the one thing that most Americans agree on is that we desperately need to stimulate new job growth. In particular, more has to be done to support women entrepreneurs, especially women of color. Our research has shown that women can create quality jobs for themselves and their communities with a modest investment in training, financing and support. In fact, we have found that low-income women of color with multiple barriers are highly successful entrepreneurs when given the right support. In the past year, just 2.7% of the federal economic stimulus contracts have gone to women-owned firms^{xx}. With an average cost of \$1,525 per woman served^{xxi}, a \$1 million investment in Women's Initiative's programs would result in 132 new jobs being created within 12 months and a total of 480 new jobs in five years.

Efforts to alleviate unemployment and underemployment are critical to bringing about lasting economic recovery. The U.S. Department of Labor acknowledges that, even if it did develop a method of providing official statistics on the underemployed population, it would remain "difficult to quantify the loss to the economy of such underemployment"^{xxii}. Low-income and minority communities are most vulnerable to the present economic climate, and traditional business financing sources tighten for disadvantaged and advantaged entrepreneurs alike. The agency is the only one of its kind in the San Francisco Bay Area, focusing exclusively on the needs of traditionally underserved populations, who experience disproportionately high unemployment rates through all economic seasons. Women's Initiative serves low-income women who face multiple barriers to economic self-sufficiency, including minorities, women over 45, women with disabilities, and women with limited education and language barriers. The microenterprise development model enables underserved women entrepreneurs to break through a unique set of social, cultural and economic barriers.

Nurturing self-employment among such clients is arguably most promising: these emerging entrepreneurs represent an otherwise untapped source of entrepreneurial talent, and they face multiple barriers to obtaining and maintaining wage employment let alone business ownership. The agency's research shows that low-income and minority women entrepreneurs launch microenterprises that advance their own economic mobility, create new and long-lasting jobs and fuel purchasing power through recessionary times, often staying local and revitalizing these same disadvantaged communities. The analysis shows that microenterprise development is a highly effective job creation strategy during a recession for low-income women with multiple barriers to employment and economic self-sufficiency:

- Nine in ten are employed or self-employed twelve months after training
- More than six in ten are self-employed twelve months after training
- More than one in ten provides jobs for others twelve months after training, five years later more than one if five is providing jobs for others

- For every 100 women who receive training, an average of 245 local jobs are created and retained five years after graduation

Microenterprise development, although a proven strategy of creating wealth and new jobs in the most asset-poor, economically depressed communities, does not currently meet the nationwide demand. The potential market for microenterprise development services has been estimated to be 10 million people – many of whom are people with disabilities, welfare recipients and other unemployed people – who would be self-employed if given access to microenterprise development services and more favorable policies^{xxiii}. In response, Women’s Initiative has embarked on ambitious expansion plans to scale up and serve 30,000 women a year by 2015.

Acknowledgements

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Mary Godwyn focuses on social theory as it applies to issues of inequality, and for the last five years she has studied entrepreneurship as a vehicle for the economic and political advancement of marginalized populations, especially women and minorities. Godwyn has published in journals such as *Research in Social Stratification and Mobility* and the *Journal of Small Business and Entrepreneurship*. She holds a B.A. in Philosophy from Wellesley College and a Ph.D. in

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Dr. Nan Langowitz served as the Founding Director of Babson's Center for Women's Leadership, the first comprehensive center for advancing women in business and entrepreneurship at a leading school of management. Professor Langowitz is the author of numerous scholarly journal articles, research monographs, and cases and has been quoted in leading media outlets. She has over twenty years of experience in executive development design and delivery. Professor Langowitz earned her doctorate at Harvard Business School and holds an MBA from New York University and a BA from Cornell University. In 2002, she was awarded the prestigious Abigail Adams Award by the Massachusetts Women's Political Caucus, for outstanding commitment to the realization of equal political, economic, and social rights for women.

ⁱ Base on: Women's Initiative for Self Employment 2010 Budget

ⁱⁱ See: <http://www.census.gov/prod/2009pubs/p60-236.pdf>

ⁱⁱⁱ See: [http://www.census.gov/Press-](http://www.census.gov/Press-Release/www/releases/archives/income_wealth/014227.html)

[Release/www/releases/archives/income_wealth/014227.html](http://www.census.gov/Press-Release/www/releases/archives/income_wealth/014227.html)

^{iv} See: <http://www.nwlc.org/pdf/WomenPoverty2000-2008.pdf>

^v See: <http://www.insightcced.org/communities/inbiz/inbiz-e-newsletters/feb2010-inbiz-enews.html>

^{vi} Federal stimulus dollars intended for job creation in Oakland, which has struggled with a 17.7 percent unemployment rate, were said to have been spent on trips to the Santa Cruz Beach Boardwalk and a Concord water park, rent, church repairs, bus passes, salaries and car allowances. In addition, state auditors found the city inflated the number of jobs created with the \$3 million in federal stimulus received last year under the American Recovery and Reinvestment Act for summer youth, adult and dislocated worker programs, claiming 35 when only about six jobs were created with the stimulus dollars. <http://www.sfgate.com/cgi-bin/article.cgi?f=/c/a/2010/04/20/MN4S1D1NRU.DTL>

^{vii} See: http://jec.senate.gov/public/?a=Files.Serve&File_id=12c75222-c91f-45bc-b1e9-b5389d463a9d

^{viii} See:

<http://www.nytimes.com/2010/02/21/business/economy/21unemployed.html?pagewanted=1&emc=eta1>

^{ix} See:

<http://www.oup.com/us/catalog/general/subject/Sociology/SexGender/?view=usa&ci=9780195367690>

^x See: <http://www.iwpr.org/pdf/C350.pdf>

^{xi} See: <http://www.oecd.org/dataoecd/30/39/38752777.pdf>,

http://www.epi.org/publications/entry/issuebriefs_ib155/

^{xii} See: http://www.consumeraffairs.com/news04/2006/12/subprime_women.html

^{xiii} See: <http://www.pcadv.org/Economic-Impact>,

^{xiv} See: <http://www.nytimes.com/2010/02/12/business/economy/12usecon.html>

^{xv} Sample sizes are larger for earlier survey waves largely because the organization serves more women, the random sample for the 60 month wave was pulled from a population of 286 women who participated ten or more hours of business plan training at Women’s Initiative in 2004. In comparison, the random sample for the 12 month wave was pulled from a population of 893 women who participated in ten or more hours of business plan training in 2008. Response rates are also higher for earlier waves because client contact information is less likely to have changed by the time we ask participants to take part in the survey.

^{xvi} Please see appendix for **survey populations and number of interviews by survey year and survey wave**

^{xvii} See: http://jec.senate.gov/public/?a=Files.Serve&File_id=12c75222-c91f-45bc-b1e9-b5389d463a9d

^{xviii} See:

<http://www.nytimes.com/2010/02/21/business/economy/21unemployed.html?pagewanted=1&emc=eta1>

^{xix} de Renzy, Elizabeth and Jaggar, Karuna. 2008. *Closing the Wealth Gap Through Self-Employment: Women of Color Achieving the American Dream*. See http://www.womensinitiative.org/pdf/Closing_Wealth_Gap.pdf.

^{xx} See: <http://www.insightccd.org/communities/inbiz/inbiz-e-newsletters/feb2010-inbiz-eneews.html>

^{xxi} Base on: Women’s Initiative for Self Employment 2010 Budget

^{xxii} United States Department of Labor, Bureau of Labor Statistics. Available at <http://www.bls.gov>.

^{xxiii} Edgcomb, Elaine L., and Joyce Klein. 2005. *Opening Opportunities, Building Ownership: Fulfilling the Promise of Microenterprise in the United States*. Washington, D.C.: The Aspen Institute.

Appendix

Survey Population and Respondents

The table below shows the total population of clients (N) who participated in at least ten hours of business plan training (participants) from which clients are randomly sampled to take part in the outcome evaluation survey as well as 2) the number of clients (n) from the random sample who responded to the survey.

Pre training data collection (survey wave 0) is conducted with all of the women who enroll in business plan training. The table below shows only the number of respondents

included in the analysis. For the purpose of measuring program outcomes, Women’s Initiative always compares pre and post training data of the same women. This has the advantage of controlling for factors which may contribute to employment and self-employment status and jobs created and retained.

There are no respondents to some survey waves. The agency began collecting data on jobs created in 1998 and did not have pre and post training data for all survey waves until 2004. Due to budget constraints in 2005, the agency conducted only two outcome evaluation surveys beyond the 12 month wave. The number of respondents to the pre training survey to be included in the analysis depends on which participants will respond to the post training survey 2010-2014

Survey population and number of respondents by survey year and survey wave

Survey year		Survey wave						Total
		0	12	24	36	48		
2000	Participants	102	123	154	157	170	47	753
	Respondents	28	0	0	0	0	0	28
2001	Participants	133	102	123	154	157	170	839
	Respondents	53	0	0	0	0	0	53
2000	Participants	99	133	102	123	154	157	768
	Respondents	61	45	0	0	0	0	106
2001	Participants	124	99	133	102	123	154	735
	Respondents	66	32	17	2	0	0	117
2002	Participants	148	124	99	133	102	123	729
	Respondents	74	42	20	16	2	0	154
2003	Participants	177	148	124	99	133	102	783
	Respondents	147	53	33	24	20	0	277
2004	Participants	286	177	148	124	99	133	967
	Respondents	106	13	21	19	8	3	170
2005	Participants	321	286	177	148	124	99	1155
	Respondents	115	50	2	0	0	0	167
2006	Participants	439	321	286	177	148	124	1495
	Respondents	125	45	85	22	15	11	303
2007	Participants	644	439	321	286	177	148	2015
	Respondents	124	47	39	44	41	29	324
2008	Participants	889	644	439	321	286	177	2756

	Respondents	54	90	69	45	57	21	336
2009	Participants	1195	889	644	439	321	286	3774
	Respondents	N/A	72	61	50	46	38	267
Total	Participants	4557	3485	2750	2263	1994	1720	16769
	Respondents	953	489	347	222	189	102	2302