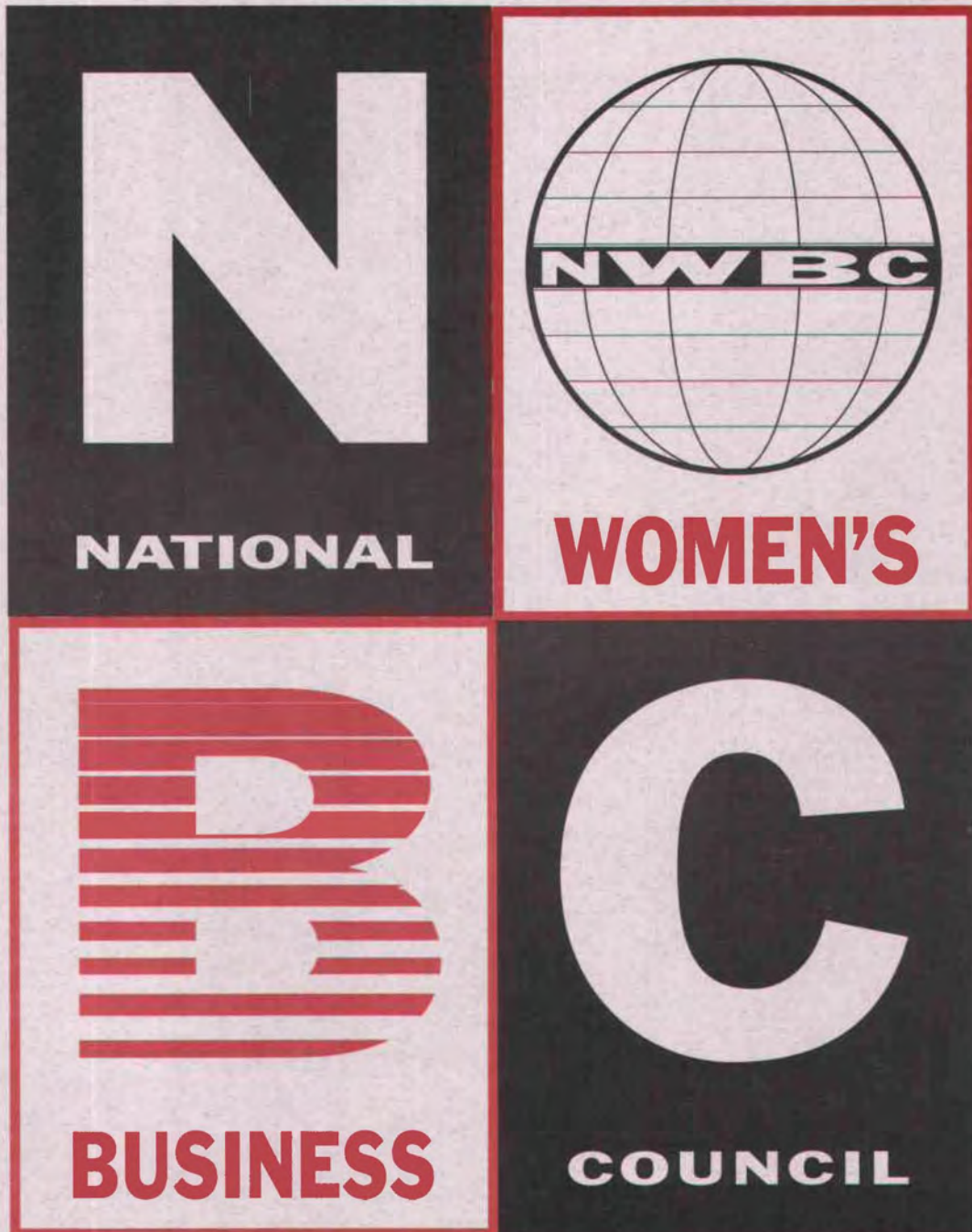


WOMAN-OWNED BUSINESSES & U.S. COMPETITIVENESS

BEYOND EQUALITY



**THE 1991 ANNUAL REPORT
TO THE PRESIDENT AND CONGRESS**

At a time when America is suffering from huge budget and trade deficits - and from a chronic failure to significantly increase productivity - it is vital for public policy makers to seek means to catalyze the tremendous pool of talent and energy these women represent. These women are part of the most educated generation of women that has ever existed. They are a gold mine of human capital It is vitally important for our future competitiveness that public policy, in partnership with the private sector, affirm and assist this economic revolution. As part of this effort, it is essential that remaining barriers to women's entrepreneurship be eliminated.

U.S. Congress, House Committee on Small Business,
Report on H.R. 5050, 100th Congress, 2nd session, 1988,5.

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This report was produced in its entirety by woman-owned businesses.

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THE 1991 ANNUAL REPORT

TO THE PRESIDENT AND CONGRESS

of the

NATIONAL WOMEN'S BUSINESS COUNCIL

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December, 1991

We are witnesses to a time of great change. The close of the Twentieth Century marks a rapid shift to a highly technical "information age" in which the need for well-educated and well-trained workers is at an all-time high. There is rising interest in government and industry in programs that will equip the United States - and U.S. businesses - to remain world leaders in this new and exciting environment.

By the year 2000, it is projected that 50 per cent of U.S. businesses will be owned by women. These businesses and the women who own them must play a major role in maintaining our competitiveness and contributing to a strong economy. In order to make that contribution, the women business owners of this country ask that the final barriers that limit their potential for success are removed, that realistic incentives are provided to assist them as they enter the world of entrepreneurship, and that their status as "woman-owned" is clearly defined and consistent.

The National Women's Business Council, established by the Women's Business Ownership Act of 1988, reviews the status of women business owners nationwide to identify the barriers facing them and to make annual policy recommendations to the President and Congress.

Investigations this past year included hearings in Little Rock, Arkansas and Arlington, Texas in which once again, women business owners demonstrated their determination to succeed and their frustration at the obstacles that still remain in their paths. These women are succeeding because of their tremendous determination, but how many more might be contributing to a healthy economy if they were given the opportunity?

This year the Council has chosen to present for special attention three specific policy recommendations which we feel can make a major difference for women business owners, and which demand immediate attention. As Chair of the Council, I strongly urge you to take action on those recommendations.

We respectfully submit to you these recommendations for your action, and the 1991 Annual Report of the work of the National Women's Business Council.

Sincerely,



Patricia Saiki
Chair, National Women's Business Council
Administrator, U.S. Small Business Administration

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(VACANT)

(VACANT)

DID YOU KNOW?

"Before effective and meaningful policy can flow from national government regarding women in business, basic information must be discovered."

*Patricia Saiki
Chair, NWBC*

III

DID YOU KNOW?

- By the year 2000, women will own 50 per cent of U.S. businesses, Congressional projections indicate,
- Woman-owned businesses employ well over three (3) million people and report a total payroll of over 11 billion dollars,
- In the five years between 1982 and 1987, gross receipts of woman-owned businesses almost tripled, far exceeding the rate of growth of business receipts in general,
- The 1987 Business Census showed that 30 per cent of U.S. businesses are owned by women; and that does not include regular corporations,

BUT...

- Woman-owned businesses fail at a rate of seven (7) to 11 per cent higher than businesses owned by men,
- Studies show that the most significant barrier to the success of woman-owned businesses is lack of access to capital,
- Women business owners generally take fewer risks in terms of expansion, again frequently due to underfunding.

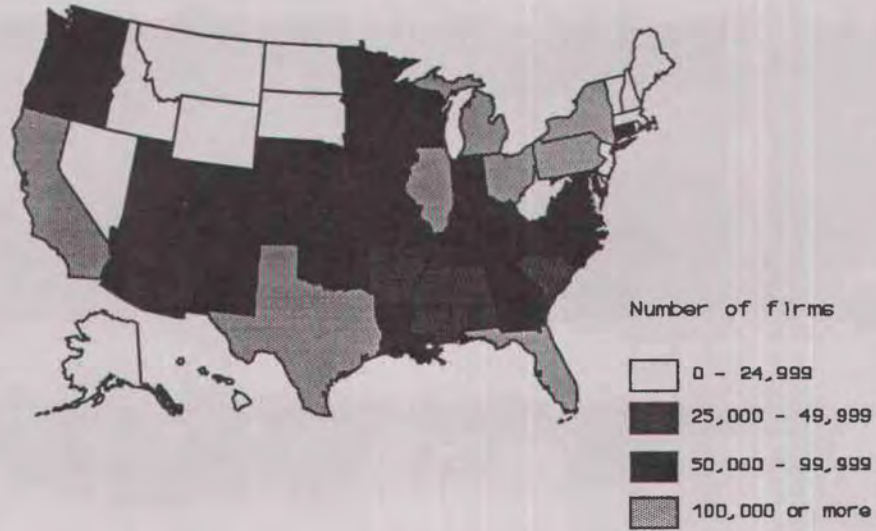
Unless barriers to woman-owned business are removed, U.S. business cannot and will not remain competitive in the world market.

- Women entrepreneurs must be equally prepared in terms of education and training,
- Women entrepreneurs must be given equal and improved access to capital,
- Women entrepreneurs must be assured equal access to procurement opportunities.

WE CANNOT AFFORD THE POSSIBLE FAILURE OF 50 PER CENT OF U.S. BUSINESSES.

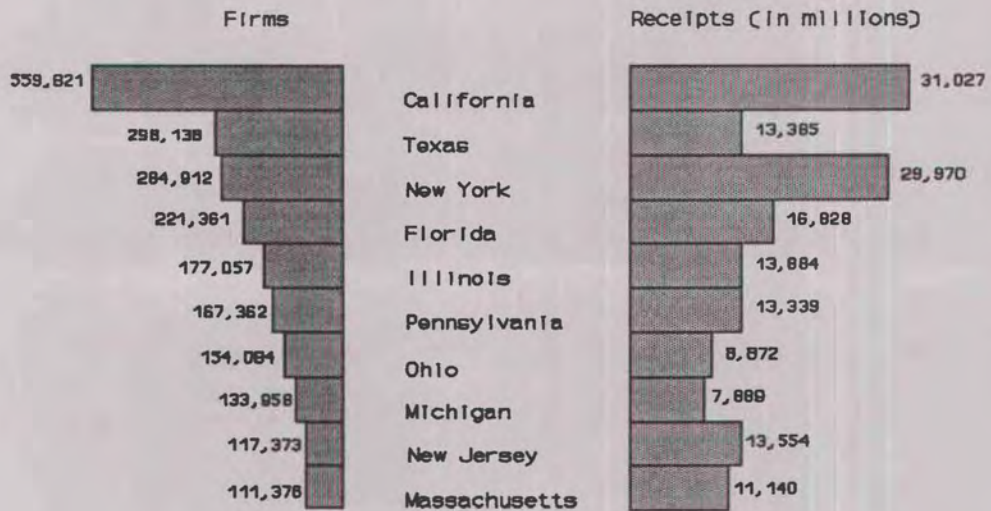
The National Women's Business Council urges immediate action to avert this crisis.

DISTRIBUTION OF WOMEN-OWNED FIRMS BY STATE: 1987



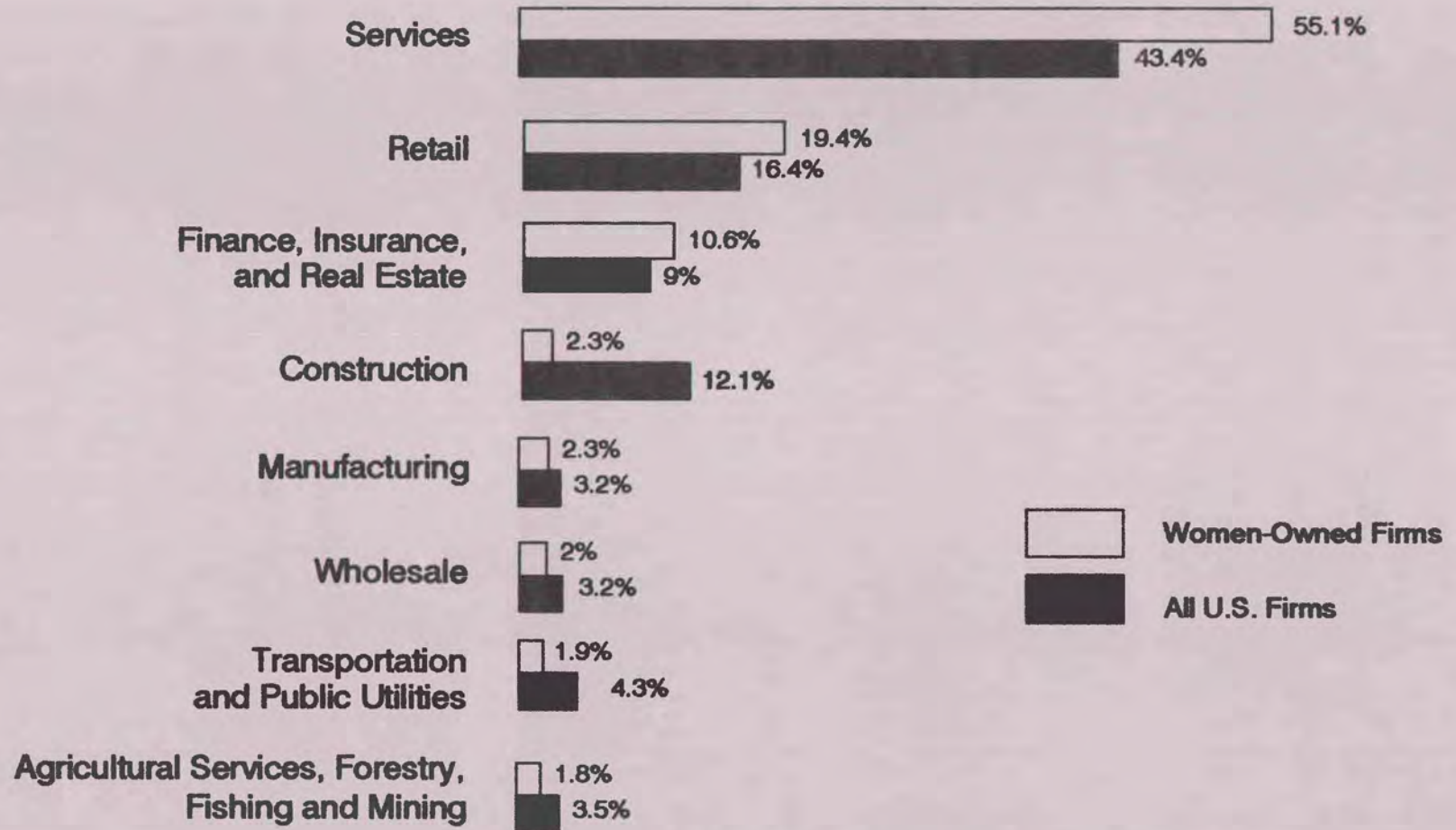
Source: Bureau of the Census' 1987 Survey of Women-Owned Businesses

TEN STATES WITH THE MOST WOMEN-OWNED FIRMS: 1987



Source: Bureau of the Census' 1987 Survey of Women-Owned Businesses

PERCENT DISTRIBUTION OF WOMEN-OWNED FIRMS BY MAJOR GROUP: 1987



Source: Bureau of the Census' 1987 Survey of Women-Owned Businesses

RECOMMENDATIONS TO CONGRESS AND THE PRESIDENT

*"America cannot succeed in
today's world without the
skills, wisdom and talents of
the overlooked majority --
women."*

*Robert Mosbacher
Member, NWBC*



IV

RECOMMENDATIONS

The National Women's Business Council, as a result of hearings, analysis of data and other investigations held to date, makes the following strong recommendations to President Bush and the Congress of the United States, and requests immediate action.*

1. That Congress accept a single definition of woman-owned business for all federal usage, including usage of that definition for purposes of data collection in the 1992 Quinquennial Census.
2. That Congress examine all federal agency programs to ensure fairer access to capital and procurement for women starting or expanding their own businesses.
3. That Congress immediately pass legislation to provide resources that will promote changes in our educational system and result in more girls studying management, entrepreneurship and technology and more women entering those fields.

* See Appendix C for sample testimony relating to the importance of these three recommendations to women business owners.

1991: A YEAR OF ACTION

"The business and government communities must begin to be aware that woman-owned businesses represent one of the greatest untapped natural resources of the United States' economy."

*Marilu Meyer
Vice-Chair, NWBC*



V

1991: A YEAR OF ACTION

Introduction

In 1991 the activities of the National Women's Business Council took on a new urgency.

When short-term investigatory commissions reach a stage at which they feel they are functioning efficiently, they generally find that because of the overwhelming amount of data they are receiving they must operate at an even more efficient level of information gathering, analysis and dissemination if they are to fulfill their mission.

In 1991 the National Women's Business Council recognized it had reached that point. Information gathered from hearings and activities of the individual Council members made it abundantly clear that innovative approaches to the process were needed in order to fulfill the Council's mandate at the highest level; because of the seriousness of the issues being addressed, Council members were unwilling to accept anything less.

Consequently, following the conclusion of a highly successful hearing in Little Rock, Arkansas, the Council members reviewed the enormity of the tasks ahead and the very limited time available to perform these tasks. They made the decision to focus their efforts on those aspects of the work which could be successfully implemented within the time frame allowed and could be disseminated to the public in such a way that they could be immediately beneficial to women business owners.

In order to fully understand the accomplishments of the Council in 1991, the Council activities must be viewed against the backdrop of the planning meeting held in Madison, Wisconsin in July of 1991, a report on which will be found on page 22.

1991 Activities

January 30 - February 1	New York Meeting*
April 30	Little Rock, Arkansas Hearing*
July 25 - July 27	Madison, Wisconsin Work Session
September 5 - September 9	Washington, D.C. Meeting*
October 24	Washington D.C. Press Backgrounder
November 20	Washington, D.C. Press Backgrounder
December 5 - December 7	Arlington, Texas Hearing*

* Denotes a National Women's Business Council official meeting as mandated by Public Law 100-533

Progress on Projects

A number of changes were made in 1991 in order to better fulfill the Council mission and implement the Council Work Plan. Staff restructuring made it possible to monitor legislation of concern to women business owners, to respond quickly and productively to requests for information on resources, and to begin to create greater awareness of the Council's work on the part of policy makers, the media, organizations and the general public. Following is a detailed summary of the status of Council activities at year's end.

1. **A Definition of Woman-Owned Businesses:**

Within the Federal government, there are few departments, agencies, administrations, or bureaus which use a common definition for a woman-owned business. The Council urges the acceptance of a single definition of a woman-owned business to be used for all federal government agencies and that definition be used in the Department of Commerce-Bureau of the Census 1992 Quinquennial Census of Woman-owned businesses.

Following are examples of 10 federal government departments, each of which uses its own definition of a woman-owned business for qualification in the procurement process:

A. **U.S. Small Business Administration (SBA):**

The SBA only uses the self-certification form of the Office of Women's Business Ownership (OWBO) to define a woman-owned business.

In section 1-601 of the Executive Order 12138 of May 18, 1979, it states that "woman-owned business" means a business that is at least 51 per cent owned by a woman or women who also control and operate it. "Control" in this context

means exercising the power to make policy decisions. "Operate" in this context means being actively involved in the day-to-day management.

B. U.S. Department of Commerce - Bureau of the Census:

The U.S. Department of Commerce accepts 50 per cent ownership including joint ownerships and partnerships as an accepted definition of a woman-owned business.

C. U.S. Department of the Interior:

The U.S. Department of the Interior Standard Form 129, requires listing the type of ownership of a business, if that business is a small business. Their definition of a "woman-owned business" means a business that is at least 51 per cent owned by a woman or women who are U.S. citizens and who also control and operate the business.

D. Internal Revenue Service - Statistical Information Division (IRS):

The IRS only accepts a business that is a sole proprietorship to be considered as a woman-owned business. Joint proprietorship does not constitute a woman-owned business.

E. U.S. Department of Transportation (DOT):

The DOT accepts section 1-601 of the Executive Order 12138 of May 18, 1979. See SBA accepted definition.

F. Social Security Administration:

Data on woman-owned businesses and self-employed women are not statistics that are pertinent for the Social Security Administration's

database or information referral services.

G. U.S. Department of Defense - Federal Procurement Data Center:

The DOD defines a woman-owned business to be 51 per cent owned, controlled (exercising the power to make policy decisions), and operated (actively involved in the day-to-day management) by women who are U.S. citizens and considered a small business under the criteria and size standards in 13 CFR 121,

H. National Aeronautics and Space Administration (NASA):

NASA accepts section 1-601 of the Executive Order 12138 of May 18, 1979. See SBA accepted definition.

I. U.S. Department of Labor - Bureau of Labor Statistics (DOL):

The DOL has no existing classification for woman-owned businesses. Industry classifications are used in lieu of gender classifications and there is no existing definition for a self-employed woman.

J. Federal Government Agency Classifications:

Agencies providing funding for woman-owned businesses usually rely on 51 per cent of the ownership and operation to be controlled by a woman to constitute qualification.

2. A Pilot Study on Woman-owned businesses:

The Council recognizes that there has yet to be a successful effort to capture the entire universe of woman-owned businesses. Because there is no single definition of a woman-owned business, some significant categories

have been consciously omitted or inadvertently missed. This pilot study is intended to assist those interested in gathering meaningful data on America's woman-owned businesses.

The state of Missouri was chosen for the pilot project as a model providing standard difficulties in data collection likely to be encountered nationwide. The techniques developed to obtain the count in this pilot model should be transferable to the larger scale in order to assist other institutions in further assessing the full range of woman-owned businesses nationally, both in terms of efficient sampling techniques and accurate count.

A one-paragraph synopsis of the project was published for 30 days in the Federal Register asking for submissions of interest in receiving a Request For Proposal (RFP), and indications of the applicants' qualifications for doing the research. At the end of this period the Council had received 243 requests for copies of the RFP. Responses to the RFP were to be returned within 30 days of the mailing date.

18 proposals were received within that period of time. The Council Administrative Officer opened all proposals and separated out the cost proposals from the technical offers.

An initial review of the 18 proposals eliminated 10. A committee reviewed the remaining eight (8), and chose the top three (3) based on technical merit. When cost proposals were opened by the Executive Director, one of the proposals was eliminated; the two finalists will now submit their best offers.

The pilot study will be completed in 1992.

3. Focus groups:

The Missouri pilot study will be augmented by focus group research. The actual groups to be tested will be selected as the pilot study design is finalized, and may

also be based on the initial findings of the research.

Even the most accurate and objective research may raise as many questions as it answers; or interesting information appears in the universe that does not emerge from the proportional sample. Why, for instance, is the ownership of certain types of businesses dominated at specific points in time by particular ethnic groups? What are the common factors that differentiate start-ups and progress of home-based businesses from others?

Gatherings of eight (8) to 12 people from among the selected research categories will be convened for hour-long discussions in Missouri in an effort to add some valuable anecdotal evidence to the objective findings of the pilot study.

4. **Initial Development of a Database on State and Local Government Programs:**

Every so often an attempt is made to gather the most up-to-date information on the resources available in the 50 states for women in business. Where can women get help in starting businesses? Are there set-asides at the state or local level? Is there a state advocacy office for women business owners? How is a woman-owned business defined?

Some excellent work has been done in this area, but it has never been consistently updated or published on a regular basis. The Council is working to rectify this situation.

The Council will work with the National Association of Women Business Advocates (NAWBA) to collect data on each state's programs. Data is still being collected, and the Council hopes to have the project complete soon and publish its findings in the first quarter of 1992.

At that time, the Council will seek a means of renewing and updating such a publication annually, and will consider the assembling of similar information on cities

and counties.

5. **Hearings Report:**

Two major hearings were held in 1991, the results of which underlined our determination to ask for immediate Congressional action on several important barriers to women. The results of these hearings are also reported on in this chapter.

6. **Coordination with Other Federal/State/Local Agencies and Organizations:**

The Council will divide the United States regionally, similar to the SBA's region, and each member will be responsible for liaison with federal, state and local agencies in her given region.

Using their years of professional contacts and experience, the Council members will begin to disseminate the information already gathered by the Council and become an invaluable asset and conduit of information between federal, state and local agencies and the women entrepreneur.

The transfer of information between policy officials, federal, state and local agencies and the woman business owner nationwide has been a major stumbling block in recent years. The entrepreneur cannot feasibly be kept abreast of current legislation being discussed in Congressional Committees, on the floor of the U.S. House of Representatives or the U.S. Senate, or the changes in federal, state and local agencies.

Therefore, the Council members will educate and enlighten women interested in starting or expanding their own businesses with current information on recent legislation, access to capital, procurement requirements and federal, state and local agency information.

COORDINATION WITH FEDERAL/STATE/LOCAL AGENCIES



7. Public Affairs and Message Dissemination Activities:

The Council public affairs plan now in place is designed to raise awareness of the Council and its activities so that it will be recognized as a resource and information center for the constituents it is designed to serve. Information is disseminated on a regular basis to organizations, federal, state and local government contacts, media contacts and to individuals; all are invited to contact the Council for information.

- A. **Database:** A comprehensive media list including national, state and local print and broadcast contacts, federal, state and local government contacts, and organizations with significant women business owner membership. The database presently includes over 1,000

publications, organizations and individuals.

- B. **Press Kit:** (target distribution date of 2/21/91)
Will include: a short brochure with a mechanism for ordering Council material, biographies of private and public sector Council members and Executive Director, staff information/contact list, a copy of Public Law 100-533 (October 25, 1988 enacting the Council), highlights of current pending legislation pertinent to the Council and the woman entrepreneur, mission statement, short term and long term goals of Council, and articles of interest.

- C. **Newsletter:** The production and distribution to the contact database including future calendar of events of the Council and other agencies and organizations pertinent to women in business, analysis of significant legislation being addressed at the local, state and federal levels, and articles by members and staff of the Council.

- D. **Print and Broadcast Features:** A significant feature of the public affairs plan is to cultivate relationships with regional and national media contacts in order to achieve positive public attention for the work of the Council. In this effort, the members of the Council will be called on for interviews with local and national print and broadcast media.

- E. **Regular Press Briefings:** Beginning in October of 1991, the Council has invited members of the media and representatives from federal government, Congressional offices, and organizations and associations representing women's business issues to monthly briefings in order to unify the efforts of those offices and organizations on behalf of the woman business owner. Attendees have included staff of both the U.S. House and Senate Small Business Committees, representatives from the National

Foundation of Women Business Owners, SBA's Office of Women's Business Ownership, Nation's Business Newspaper and the Maryland Commission for Women.

- F. **Hearing Preparation:** Public affairs plays an integral role in the Council hearings. Preliminary work includes news advisories, public service announcements and contacting both regional and national media months in advance of any hearing date.

During a Council hearing, print and broadcast media interviews are arranged to inform the public of the Council hearing, the Council's general purpose and ways in which the Council can be of assistance to women business owners.

Each Council hearing is videotaped in its entirety and plans are being made for post production work for distribution as 15 minute public service broadcasts nationwide.

Following each hearing, all participants, attendees and media representatives are sent the official Executive Summary which includes the Council's recommendations, to be included in each year's annual report, based on the testimony and data resulting from the hearing.

1991 Meetings and Hearings Report

Defining the Specifics

Madison, Wisconsin: July 25-27, 1991

The National Women's Business Council had approached the activities they identified as necessary by organizing into committees in a structured fashion and assigning specific tasks to each committee. However, when they defined each area of possible action, it became immediately clear that the job thus defined was far beyond the scope of a small, short term Council with limited resources (For complete descriptions of the myriad activities which were recognized as falling under the Council mandate, see the Council's 1990 Annual Report to the President and Congress).

Because of its mandate (Public Law 100-533), there was no way to enlarge the Council and expand its resources in terms of time, money and staff support. Therefore, the Council met in a special planning session designed to:

- 1) Narrow the focus of the work plan in order to develop some immediate and beneficial results which would be useful at once and could be built upon in the future.
- 2) Redesign the staff structure to better support the activities of the Council.
- 3) Redefine the Council itself in language that would create more options for long term results through better utilization of outside resources in its working environment.

Redefining for a Broader Resource Base

Working within the parameters of its limited resources, and understanding that the potential job was too large to be approached in its entirety, the Council explored ways to redefine themselves and their relationships with other entities in such a way that their resources could be multiplied through optimum utilization of existing structures.

The unanimous decision to abandon the previous structure of separate subcommittees in favor of concerted group action led to mutual agreement on a short list of achievable and valuable specific projects to be completed in this calendar year, and an understanding of the direction for future action based upon the results of the initial projects.

The Council itself is defined as a group of private and public members working in equal partnership toward a common goal. Public members expressed their interest in providing resources to enable the Council to achieve its goals; all see the Council's job as serving as a conduit for information between women business owners and policy makers, acting as the voice of women business owners, and focusing the efforts in order to facilitate change.

The Council will highlight best practices of government entities and will encourage other groups to, **through their own resources**, ensure that these practices are implemented widely.

Coordination of Government Efforts

The Inter-Agency Committee for Women's Business Enterprise (IACWBE), now dormant, was seen as an important factor in the success of initiatives for women business owners. It was decided that re-establishment of this group under a strong leader would be a major factor in establishing better linkage within government for information gathering and joint implementation of projects furthering the Council mission.

In addition to the efforts to encourage re-establishment of the IACWBE, the following five projects were chosen to be completed in 1991.

1. **A Definition of a Woman-Owned Business:**

A major stumbling block to the analysis and removal of barriers to women in business is the lack of a generally accepted definition of what constitutes a woman-owned business. Even within the federal government that definition varies from agency to agency. It was decided that until this is completed, the Council cannot support its recommendations effectively.

2. **A Pilot Study on Woman-owned businesses:**

A pilot study of one state will be conducted in order to provide a basis for a national study of woman-owned businesses. The study will include demographics, identification of problem areas and successes, and attitudinal data.

It is hoped that the results of the pilot program will provide the basis for a national study of woman-owned businesses to be initiated in 1992.

3. **Focus Groups:**

A series of focus groups will be held to look at populations not accessible through a general survey in one state. Possible areas of investigation include start-up businesses, ethnic women (Asian women were suggested as a possibility for in-depth investigation), highly successful businesses, and home-based businesses.

4. **Initial Development of a Database on State and Local Government Programs:**

There is currently no comprehensive national database of information on incentives for women business owners offered at the state and local levels. The Council is a logical source for such information, and a logical gathering point. The goal will be to learn how many government

entities have paid advocates for women in business, what incentive programs they offer, and what set-asides are offered.

Little Rock, Arkansas: A Clear Message

On April 30, 1991, the National Women's Business Council held a hearing in Little Rock, Arkansas featuring testimony from women business owners, advocates and corporate representatives.

The same clear thread ran through every witness' testimony: that access to capital has been and continues to be the biggest problem women business owners must face. Whether it is due to actual discrimination against women, the hesitancy of banks to make small loans, or simply the lack of information on available resources and how to tap them, the result is the same. Women's businesses start with less funding, are frequently self-funded, and tend to remain underfinanced even after they have been proven viable.

Several programs designed to give women access to capital and a more equal share of business opportunities were reported. The state of Louisiana, for instance, has a state funded statutorily mandated office for women entrepreneurs, The Division of Minority and Women Business Enterprise, which educates women about the services available to them. Louisiana also offers a procurement participation program with a one per cent set-aside, and a loan program for women offering small business loans at below-market rates.

In Arkansas, Arkansas Power and Light offers leadership training and matching grants programs, and has agreed to help develop a database of woman-owned businesses in the state. For rural low-income women, the Good Faith Fund provides funds for women entrepreneurs who wish to start their own small businesses in order to raise themselves and their families out of poverty.

Suggestions to solve the problem of poor access to capital included:

1. Management training and technical assistance programs to

teach women the skills needed in running a business.

2. More small business incubator programs to encourage and assist start-up businesses.
3. Federal/state cost-sharing programs to boost limited local resources.
4. Information programs to inform women about the resources currently available through federal and state government agencies.
5. More small loan programs designed to assist women.

The stories of actual discrimination against women seeking business loans are heard time and time again despite the legal prohibitions against such bias already in place. Without adequate capital, the woman-owned businesses which represent an increasingly large sector of U.S. small business will not grow, and the entire economy will suffer.

"Women business owners can be the new American dream. Come share those dreams with us and let's prosper together."

*Mary Ann Campbell
Member, NWBC*

Arlington, Texas: A Crisis in High Technology

The Fall 1991 hearing explored the field of high technology, opportunities and barriers for woman-owned business in that field, and ways in which women can prepare for opportunities in the high technology fields which will help keep the U.S. competitive in international markets. Because the Dallas/Ft.Worth Metroplex is a major center of high technology and the site of the Superconducting Supercollider Project, this area was chosen as the hearing site.

The hearing, held at the Engineering School of the University of Texas at Arlington, was a two day event, with the actual hearing on Day I and an expert roundtable on Day II.

Shortage of Scientists, Engineers

The US has lost its pre-eminence in many sectors of the high technology field; if we are to maintain our competitiveness it is clear that we must make major and immediate efforts in research, development and production of technology. Discussions prior to the hearing, in addition to written material received, pointed to a serious shortage of qualified technical and engineering personnel now developing, as well as a shrinking pool of students opting for scientific and engineering training. For women entering the workforce as well as women ready to launch their own businesses, high technology offers real opportunity as we enter the 21st century. The question is, will women be prepared to take advantage of the opportunity?

A Variety of Viewpoints

Witnesses included women business owners and professionals, students, representatives of industry and academia, experts in education, science and technology, and business. A clear thread emerged in testimony regarding barriers to women in high technology--that the majority of those barriers are encountered long before a woman even considers a business or career.

For Women, The Problems start Early

Educational experts confirmed the testimony of anecdotal witnesses: early in childhood girls either opt out or are guided out of science and math because of parental expectations, the educational system, or counselling. By the time they reach college, they have veered far from a track that would lead to engineering or technical studies. The critical decision time, in fact, appears to be in early adolescence.

The shrinking pool of engineering and science graduates contains a small percentage of women not because they are discouraged by the universities, but because their interest have been stifled long before. If women are to enter the career paths leading to entrepreneurship in the high-opportunity areas of high technology, this problem of early sidetracking must be solved.

Industry, Non-Profits and Individuals Work For Change

Programs exist to change this situation. Because of the importance of technology in the economy of Texas, a wide variety of programs aimed at early childhood were reported here, ranging from early intervention in a play setting through establishment of gender-neutral settings for teaching science to parental mentoring.

A math and science motivational program which grew out of the AAUW study on girls' attitudes toward math and science and their relation to self-esteem is reaching teenagers across Texas and exposing thousands of girls to career possibilities in science and math.

At the university level there is active recruitment of women, and increased financial assistance for women students in technical fields is available not only in Texas but across the US. Innovative programs include a University of Texas - Texas Women's University dual degree program designed to offer engineering options to a broader range of women students.

High Tech Business Owners Determined, Optimistic

Despite the reported efforts to discourage them during the

educational process, counselling to avoid technical careers, and problems in capitalization, the women business owners in high technology uniformly described a tenacity of purpose and a self-confidence that set them apart from the average business owner. It appears that a woman who succeeds in defeating the obstacles placed in her way in technical fields is well-equipped to compete in the marketplace.

Comments such as "I don't really need permission to succeed" and "They're not really barriers, they're just navigational difficulties" were the norm among this determined group of women. They do, however, cite a need for better access to capital, intra-industry networking, and clarification of the definition of woman-owned businesses and the eligibility of such businesses for government programs.

Mr. Henry Nelson, representing the Superconducting Supercollider Laboratory, cited a strong and growing need for technical support businesses as the project develops, and an effective set-aside program for woman-owned firms. This project alone will be a major source of contracts in technological fields over the next twenty years.

Innovative Programs are Growing

Industry representatives described university-industry partnerships to promote systemic change, both in the educational system and in industry. Intensive efforts are being made to recruit women in technical fields--efforts that will not succeed, however, unless increasing numbers of women enter the pool of available graduates in these fields.

Incubators for small businesses in high technology have contributed dramatically to the number of successful entrepreneurial enterprises in the field; SBA loans and programs were cited frequently as important factors in these women's success.

Industry in this country has recognized the problem, and some corporations are working actively and in innovative ways to deal with it. State programs exist in some areas, and federal programs such as those offered by SBA have helped women

entrepreneurs in technology. But it was pointed out repeatedly that without public policy changes and much broader general efforts these programs will not be sufficient.

Conclusions: Crisis and Opportunity

The following recommendations resulted from the hearing and expert roundtable.

1. Expansion of programs designed to encourage girls and retain them in educational tracks leading to scientific and technical careers.
2. Innovative approaches to capitalization for high technology entrepreneurs, including research/development bridge loans and incentives to banks.
3. Establishment of networks for women in high technology across disciplinary lines.
4. Tax incentives for woman-owned high tech businesses.
5. A clear and fair definition of woman-owned business.
6. More incubators for small businesses.
7. A federal policy, backed by legislation, to promote the changes in educational systems that will result in alleviating the shortage of women entering scientific and technical fields.

1991 Congressional Legislation Affecting Women in Business

The Economic Equity Act of 1991, H.R. 3526, is presently pending before the House of Representatives. The National Women's Business Council views the following legislation which was incorporated into H.R. 3526 on October 8, 1991 as being especially important to women business owners.

I. **H.R. 3476:
Advancement of Women in Science and Engineering
Work Force Act**

Sponsor: Representative Constance Morella (R-MD)

Summary: Despite the increasing need for high quality scientists and mathematicians, women are systematically discouraged from entering science and engineering fields.

H.R. 3476 establishes a commission to study the recruitment, retention and advancement of professional women in science and engineering.

II. **H.R. 2142:
Women and Minorities in Science and Mathematics,**

Sponsor: Representative Nita Lowey (D-NY)

Summary: H.R. 2142 amends the Higher Education Act to encourage women and minorities to enter the fields of science and math. It provides training for faculty and staff to develop educational programs for encouraging the entry of women and minorities into these fields, authorizes the use of funds for model training for women and minorities who seek work in math and science, and provides counseling for high school girls and minorities to prepare them for entry into

these fields.

This legislation also establishes resource centers designed to encourage model and cooperative education in math and science for women and minorities, and provides grants to graduate institutions to encourage more women and minorities to enter these fields at the graduate level.

**III. H.R. 288:
The Act for Microenterprise,**

Sponsor: Representative Cardiss Collins (D-IL)

Summary: H.R. 288 will assist low-income individuals who wish to establish a microenterprise (businesses with fewer than five employees.) The legislation will ensure that receipt of a microenterprise loan does not bar someone from receiving welfare payments on the grounds of exceeding the asset limitation, and would exclude, for the purposes of welfare, income derived from a microenterprise activity for a one year transition period. The legislation will also allow a person to start a microenterprise while they receive Unemployment Insurance.

IV. The Microlend for the Future Act

Sponsors: Representative Nancy Pelosi (D-CA)

Summary: This legislation establishes a new program within the Small Business Administration to provide funds to intermediary lenders and community-based organizations who would make loans available to individuals starting or expanding microenterprises who have been unable to obtain alternative financing. The legislation also requires these organizations to provide the microenterprises

with appropriate technical assistance and business training.

**IV. H.R. 3517
The Women's Business Procurement Assistance Act**

Sponsors: Representative John LaFalce (D-NY)
Representative Marcy Kaptur (D-OH)

Summary: H.R. 3517 provides women entrepreneurs with greater access to federal contracts by requiring federal agencies to set goals for contracting with woman-owned businesses. Each agency would also be required to have a women's business specialist responsible for implementing programs to assist woman-owned businesses. The bill also permanently establishes the Office of Women's Business Enterprise at the Small Business Administration.

VI. Small Business Access to Surety Bonding Survey Act

Summary: This legislation authorizes a study to determine barriers that exist to women and minorities obtaining surety bonds and to recommend ways to overcome those barriers. A business must be bonded in order to be eligible to receive government procurement contracts. A surety bond acts as insurance that the work contracted for will be completed.

1992-1993

PROJECTED PROGRAMS

"America's women entrepreneurs are going to score some of their greatest successes in the 90's in the global marketplace. A key victory will be penetrating supposedly impenetrable Japan - because of women business owners' intercultural strengths and their ability to build long term relationships."

*Virginia Littlejohn
Member, NWBC*

VI

1992-1993 PROJECTED PROGRAMS

1992-1993 Hearings: A New Look at the Process

Even in a short time frame, the traditional hearing is a good vehicle for gathering information. The previous hearings held by the NWBC had elicited valuable information and clear guidelines for long-term recommendations. It was decided, however, that within the Congressional mandate was sufficient room for a more creative approach to the hearing process which might bring about even more positive results in terms of eliciting information, identifying barriers, defining Council recommendations and in addition, gaining the kind of attention that would bring the Council and its work before the women who are personally affected by the barriers--as well as the solutions.

Industry-Based Investigations

In the time remaining in the active life of the NWBC, the Council decided to hold a series of six hearings which will be not only regionally distributed, but focused on specific industries and economic sectors which appear to offer the best opportunities for growth and profitability in the years ahead.

The 1991-93 schedule of hearings will look at what we expect to be the business environment of the 21st century, the role of woman-owned businesses in this environment, and the means by which we must equip and enable women to fulfill their potential as successful business owners in the future economy.

Even today over 30 per cent of the new businesses established in the United States are woman-owned. It is not enough for us to ensure that barriers to their success are removed; we must also look at any disincentives to their entering the most vital sectors of the economy if they are to contribute fully to the future workforce.

The initial hearing in this series, the fourth in the short history of the NWBC, was held in Texas in December, 1991, and a full discussion of its outcomes is contained in this report. A hearing is currently scheduled for Colorado in March, 1992, looking at the field of telecommunications. Still to come are proposed investigations of the global market, service industries, and home-based businesses.

A New Format for the Hearing Process

In order to enhance the effectiveness of the entire investigatory process and fully utilize the experts available in these fields, an additional half day was added to the usual hearing plan to accommodate an expert roundtable. Experts are chosen from the industry or economic sector being discussed, as well as from related and supporting fields.

At the close of the hearing day, synopses are made of the witness testimonies outlining key points of each. A list is made of the problem areas defined by the testimonies, and a separate list of the innovative programs and/or suggestions made by witnesses. These materials are put together with new copies of all written testimony, and are made available to the roundtable participants prior to the morning session. In addition, a verbal recap is given at the start of the roundtable discussion.

With the understanding that **the NWBC goal is to ensure that women are equipped as well as enabled to fulfill their future roles as business owners in such a way that they contribute significantly to American competitiveness**, the expert participants are asked to do the following during the morning of discussion:

1. Discuss the general implications of the hearing testimony as concerns the field at issue, with the goal of formulating a statement regarding future needs for women in relation to this sector of the economy.
2. Prioritize the problems and barriers defined in the course of the hearing, and choose no more than three for discussion and recommendations.

3. Under the guidance of the moderator, develop specific recommendations to Congress and the President which the Council may present as a result of this hearing.
4. Develop any other recommendations or reports to the media, organizations or institutions, or agencies of government regarding the future of women in high technology.

An executive summary of the report of the hearing and expert roundtable, covering the key points of interest, will be made available to the members of Congress, key leaders, and media representatives. The Council will, in addition to promoting the recommendations that are developed from each hearing, highlight all or some of them in the annual report to the President and Congress.

Broad Dissemination of Hearings Results

The now enhanced media relations program will continue to gain public attention to the work of the Council, and discussions are under way regarding development of a regular cable network series reporting and focusing on each of the hearings in the series.

At the close of the Council's active life, a final comprehensive report will be prepared on the results of the series of hearings, defining the current status and future potential of woman-owned business in this country. Funding will be sought for the broader possible dissemination of this report so that public attention and support will encourage follow-up by other agencies and/or organizations.

"The hole in the glass ceiling can be created with women's entrepreneurship."

*Sandra Herre
Member, NWBC*

1992 Proposed Hearings Schedule

In calendar year 1992, the Council has planned two (2) hearings:

- I. **March 1992: Denver, Colorado. Telecommunications.** The Council will hold the first of its public hearings in Denver, Colorado, March 16th & 17th to explore and evaluate the importance of telecommunications to the United States and the opportunities for women in this field in the coming years. The Council will include personal communications systems, office automation services, telephones, computers and the advancement of television production in its research and analysis.
- II. **Fall 1992:** The location and topic of discussion for the Council's Fall 1992 hearing has not yet been confirmed by the Council members.

Other 1992-1993 Activities

Planning for 1992 and 1993 will be completed with the recognition that the Council's mandate extends only through that time period, and not only must all current plans be completed, but arrangements must be made to continue the ongoing projects of the Council through other means.

All projects now in progress will be completed, and a meeting of the Council will be held in the first quarter of 1992 to finalize plans for 1992 and 1993.

APPENDIX

- A. Council Member Biographies
- B. Witnesses at 1991 Hearings
 - Little Rock, Arkansas
 - Arlington, Texas
- C. Witness Testimonies from 1991 Hearings
- D. Federal Government Agencies
- E. 1991 Top Woman-owned businesses
 - Wisconsin
 - Chicago, Illinois
- F. Pilot Study Work Statement

**APPENDIX A: COUNCIL MEMBER
BIOGRAPHIES**



PATRICIA SAIKI, CHAIR
Administrator
U.S. Small Business Administration
Washington, D.C.

Nominated by President Bush and unanimously confirmed by the United States Senate, Patricia F. Saiki became administrator of the U.S. Small Business Administration (SBA) in March 1991. On April 20, 1991, Ms. Saiki was appointed by the President as Chair of the National Women's Business Council.

Advocacy of women's issues has been the hallmark of Ms. Saiki's career. She has served on the U.S. Congressional Caucus on Women's Issues, the President's Advisory Council on the Status of Women (1966-77) and the President's National Commission on the Observance of International Women's Year.

As the chief executive officer of the SBA, Ms. Saiki directs a comprehensive array of programs and services designed to promote and expand U.S. small businesses. She oversees policy development, management, and delivery of financial and business development programs by the agency's 5,000 employees in nearly 100 offices across the country.

Ms. Saiki brought a wealth of experience in business, finance, legislation, public service and education to the helm of the SBA.

During her two terms as Congresswoman from Hawaii's 1st District (1987-1991), Ms. Saiki worked first-hand on financial issues key to the business community as a member of the House Banking, Finance and Urban Affairs Committee. Her subcommittee assignments included International Development, Finance, Trade and Monetary Policy; Economic Stabilization; and Financial Institutions. She also served on the Committee on Merchant Marine and Fisheries and the Select Committee on Aging.

Ms. Saiki's public service also extended to more than a decade in Hawaii's state legislature. In the state House (1968-1974), she was selected assistant Republican floor leader by her peers. She later held the same position in the state Senate (1974-1982), where she also chaired the Committee on Higher Education. She also served as a delegate to Hawaii's State Constitutional Convention in 1968.

Ms. Saiki's 12 years as a school teacher were augmented by her strong advocacy of educational opportunity and excellence. She has held leadership positions on a variety of national and state organizations in support of education, including the National Board for the Funding and Improvement of Post-Secondary Education and the Western Interstate Commission on Higher Education.

Ms. Saiki was born in Hilo, Hawaii, on May 28, 1930. She was married to the late Stanley M. Saiki, M.D. and raised five children. She lives in Alexandria, Virginia and Honolulu, Hawaii.

MARILU B. MEYER, VICE-CHAIR
President and Owner
Castle Construction Corporation
Chicago, Illinois



Marilu Meyer is the President and Owner of Castle Construction Corporation in Chicago, Illinois. Her company is a general contractor which self-performs concrete, masonry, carpentry and decorating. A Castle subsidiary, MBB Construction Group, serves the industry in the construction management field. her company has performed extensive work for the City of Chicago, O'Hare Development projects, Illinois Department of Transportation and the Washington Area Transit Authority.

Ms. Meyer is a member of the Board of the Illinois State Chamber of Commerce; on the Legislative Committee of the American Subcontractors Association; on the Legislative Committee of the National Association of Women Business Owners (NAWBO); a Charter Member and the Illinois Chapter Past-President of Women Construction Owners and Executives; and Chair of the City of Chicago Capital Improvement Advisory Committee

She was a delegate to the 1986 White House Conference on Small Business and a delegate to the 1984 and 1985 State of Illinois Conference on Small Business.



ROBERT MOSBACHER

Secretary

U.S. Department of Commerce

Washington, D.C.

Robert A. Mosbacher's nomination by President George Bush as Secretary of Commerce was confirmed by the United States Senate on January 31, 1989, by a 100-0 vote. Mr. Mosbacher was Chief Executive Officer and Chairman of Mosbacher Energy Company until his appointment.

Secretary Mosbacher has previously held numerous directorships including Texas Commerce Bankshares, Enron Corporation, New York Life Insurance Company and American Petroleum Institute. He has chaired such organizations as the National Petroleum Council, All American Wildcatters Association, American Petroleum Landmen and Mid-Continent Oil and Gas Association.

Secretary Mosbacher's community involvement includes trusteeships of the Texas Heart Institute, Boys Clubs of America Southwest Region, Aspen Institute for Humanistic Studies. He served twice as Chairman of the Board of Visitors of the Texas M.D. Anderson Cancer Institute. He held membership in the Washington Roundtable and was Co-Chair of Houston Roundtable's Center for Strategic and International Studies.

Secretary Mosbacher's political involvement includes National Finance Chairman for George Bush for President and National Finance Chairman for President Ford 1976. In December 1991, President Bush named Secretary Mosbacher as General Chairman of the Bush-Quayle Re-election Campaign.

To represent him on the Council, Secretary Mosbacher has appointed Alison Kaufman, Deputy Assistant Secretary of Intergovernmental Affairs.

BARBARA R. LOWREY
Associate Secretary of the Board
Federal Reserve System
Washington, D.C.



Barbara R. Lowrey is presently Associate Secretary of the Board of Governors of the Federal Reserve System. In this position, Dr. Lowrey is the primary administrative officer for the Office of the Secretary and has responsibility for the Board's Regulatory Planning and Review Program, the principal vehicle for tailoring regulations to market forces. Dr. Lowrey has also developed and coordinated conferences of bankers and academics on financial regulatory issues and has daily interaction with Board members and official staff on current issues.

Prior to this position, Dr. Lowrey served as an economist in the Federal Reserve Board's Division of International Finance as well as an economist with the Organization for Economic Cooperation and Development based in Paris.

Dr. Lowrey is also a civic activist, serving as a member of a local School Cluster Committee established by the Fairfax, VA, school system, a PTA board member and leader of numerous youth activities including Campfire, soccer, swimming and basketball.

Dr. Lowrey speaks extensively on economic topics of current interest and has published many articles in scholarly journals.



MARY ANN CAMPBELL, CFP

President
Money Magic, Inc.
Little Rock, Arkansas

Mary Ann Campbell is a certified financial planner and President of Money Magic, Inc., in Little Rock, Arkansas. Her company provides fee only consultation and educational seminars for individual clients and corporations. She is a professional speaker who uses magic to deliver her messages.

Ms. Campbell is involved with numerous organizations as a member and officer, including the International Association of Financial Planners (IAFP), the National Association of Women Business Owners (NAWBO), the Metropolitan Council of the Greater Little Rock Chamber of Commerce, the Committee of 100, the National Speakers Association (NSA), and the International Brotherhood of Magicians (IBM). In addition, Ms. Campbell was appointed in 1990 to serve on the Southwestern Bell Telephone Small Business Advisory Panel and has recently been re-appointed to serve a second term on this panel.

She is an experienced college professor, keynote speaker and on-air television personality. She has done extensive writing of training materials, video presentations and television productions. Her series on personal money management aired on statewide PBS for three hours college credit. She set up and coordinated the state Literacy office and co-organized with the Arkansas Motion Picture Office the world premiere of Mary Steenburgen's movie, *The End of the Line*.

Her volunteer work includes fire and burn prevention, and being state coordinator of David Copperfield's Project Magic which teaches magic to hospital rehabilitation patients and summer medical camp children.

Ms. Campbell has received many honors and recognitions for her financial planning expertise as well as her film and television work. Among them, in 1991 she was noted as the U.S. Small Business Administration's Woman Business Owner Advocate for the state of Arkansas, she was recently awarded cited by Money Magazine as one of America's 200 best certified financial planners as selected by her peers. She won the Freedom Foundation of Valley Forge Honor Medal for Economic Education and the Bronze Award by the International Film & TV Festival of New York for her Money Magic ETV series.

SAUNDRA R. HERRE
President
Herrewood Associates
Racine, Wisconsin



Sandra Herre is President of Herrewood Associates in Racine, Wisconsin. Her company provides management consulting services to small business owners and non-profit organizations in the area of advertising, marketing and management practices.

Ms. Herre is the founder and past President of Wisconsin Women Entrepreneurs, a statewide organization of women business owners, served as the Vice President of the Independent Business Association of Wisconsin, served on the Board of Directors of National Small Business United, was part of the Executive Committee and the Board of Directors of the Economic Development Corporation-Racine County. She was on the Small Business Advisory Council of the Federal Reserve Board and co-chaired the Wisconsin Delegation to the 1986 White House Conference on Small Business. She was the first winner of the Wisconsin Women Business Owner of the Year award in 1984. Since 1986, she has served on the Wisconsin Jobs Council where business, education, labor and government work together for a productive economy and quality employees.

Ms. Herre has testified before the Economic Platform Committee, Republican National Convention in August 1984; the U.S. House of Representatives in 1984; the U.S. Senate in 1980; the Economic Development Committee, Wisconsin State Assembly, 1983; and the Venture Capital Committee, Wisconsin Legislature, 1983.

She is an experienced educator and public speaker. She is a specialist in the development of small business and non-profit organizations.

Ms. Herre serves as an advisor to the business schools of three universities and is currently the visiting professor of entrepreneurship at Alverno College. In May, Governor Tommy Thompson named her as his special advisor for women's business issues.



VIRGINIA LITTLEJOHN

President

Global Strategies

Chevy Chase, Maryland

Virginia Littlejohn is President of Global Strategies in Chevy Chase, Maryland, which specializes in international business development. For the last several years, she has also worked extensively in Central Europe and the former Soviet Union where she has organized training in entrepreneurship and management development.

Ms. Littlejohn has been active for many years with the National Association of Women Business Owners (NAWBO) and served as National President from 1984-1985. She was a delegate to the 1980 White House Conference on Small Business and served on both the National Steering Committee and NAWBO's Steering Committee for the 1986 White House Conference on Small Business, as well as co-chairing the District of Columbia delegation. She has been a longtime member of the Small Business Council of the U.S. Chamber of Commerce and also served for many years on the Board of Directors of the Small Business Legislative Council.

She has co-authored *Women in Washington: Advocates for Public Policy; How to Get That Appointment; Framework for the Future*; and *Small Business: Building for the Future*. *Framework* was featured on national ABC-TV business coverage as the most innovative and forward-looking document released at the 1986 White House Conference on Small Business, and *Small Business: Building for the Future* was the U.S. Chamber of Commerce's handbook on entrepreneurship and economic growth for the transition team, Bush Administration and 101st Congress.

Ms. Littlejohn has received numerous commendations and awards from the White House, U.S. Department of Commerce, and various business organizations, and she received the Small Business Administration's first National Women in Business Advocate of the Year award in 1980. The Washington Business Journal picked her as one of Washington's "Top 50 Power Brokers."

Noted for her inspiring call-to-action speeches, she speaks extensively, both in the United States and abroad. She also testifies regularly before Congress and is interviewed frequently by domestic and foreign media.

APPENDIX B: WITNESSES PARTICIPATING IN THE 1991 HEARINGS

Little Rock, Arkansas Hearing Participants

Ms. Kay Kelley Arnold
Vice President of Communications
Arkansas Power & Light

Ms. Hillary Clinton
First Lady, Arkansas

Ms. Martha Dixon
Owner, Martha's Designs
Owner, Dixon Manufacturing, Inc.

Ms. Alma Gaines
National Sales Director
Mary Kay Cosmetics

Ms. Angelisa Harris
Executive Director
Louisiana Dept. of Economic Development
Division of Minority & Women's Business
Enterprise

Ms. Kimberly R. Jones
President
Kimberly R. Jones & Associates

Ms. Jean E. Niles
Owner
Fantasia Floral & Plant Service

Ms. Jamie Parham
Owner
J & M Foods, Inc.

Ms. Joann Payne
Owner
Payne Sign Manufacturing &
Distributing Company of Arkansas

Ms. Pamela Robinson
Co-Owner
Psych-Research, Inc.

Representative Charlotte Schexnayder
Owner
Clarion Publishing Company
Representative, 85th District
Arkansas House of Representatives

Ms. Carol Spears
President
Spears Professional Environmental &
Archaeological Research Service, Inc.

Ms. Mary Swensen
President
Swensen Communications

Ms. Julia Vindasius
Executive Director
The Good Faith Fund

Arlington, Texas Hearing Participants

Ms. Lynn Bowers

Superconducting Supercollider Laboratory

Ms. Billie Bryant

President
Cesco, Inc.

Ms. Dalene L. Buhl

District Manager, Regional Sales
Southwestern Bell Telephone

Mr. John Buhl

District Manager,
Education and Economic Development
Southwestern Bell Telephone

Ms. Barbara Caldwell

Program Coordinator,
Center for Continuing Education
University of Texas at Dallas

Dr. Blake Cherrington

Ericcson Professor of Electrical
Engineering and Dean
University of Texas at Dallas

Ms. Diane Cheshier

Business Development Specialist
U.S. Small Business Administration
Dallas Regional Office

Ms. Anne Ponder Dickson

President/Owner
Pressworks Publishing

Ms. Suzanne Dooley

KERA-TV and President of Women in
Film

Dr. William Gasko

Founder and President
Center for Commercialization
NASA Technologies

Mr. David Gerhardt

Executive Director
Texas Capital Network

Dr. Elinor Greenberg

President and CEO
EMG and Associates

Mr. Michael A. Greenberg

Manager of Recruiting Coordination and
University Relations
Schlumberger, Ltd.

Dr. Katherine Hammer

President & CEO
Evolutionary Technologies, Inc.

Ms. Karen S. Johnson

Director
University and Research Relations
Texas Instruments

Mr. Paul Johnson

National Director
MIT Enterprise Forum

Dr. Nina W. Kay

Anthropologist

Congresswoman Nita Lowey

U.S. House of Representatives

Dr. Theresa A. Maldonado

Assistant Professor of Engineering
The University of Texas at Arlington

Ms. Sue Maass
Sixth Sense, Inc.

Dr. Beth A. Marcus
President
EXOS, Inc.

Secretary of Labor Lynn Martin
Department of Labor

Dr. John McElroy
Dean, College of Engineering
The University of Texas at Arlington

Congresswoman Constance A. Morella
U.S. House of Representatives

Mr. Henry C. Nelson
Manager of EEO/Affirmative Action
Superconducting Supercollider (SSC)
Laboratory

Ms. Pam Pierce
Vice President, External Affairs,
Safety, Health, and Environment
ARCO Oil and Gas

Ms. Jacquelyn Smith
Deputy Director
Women's Bureau
U.S. Department of Labor

Dr. Carolyn Sumners
Director of Astronomy and Physics
Houston Museum of Natural Science

Ms. Emily A. Williams
Author: High Tech Babies

Ms. Judy VanHemert
President
C-Power Products, Inc.

APPENDIX C: SAMPLE TESTIMONIES FROM 1991 HEARINGS

April 30, 1991: Little Rock, Arkansas

Ms. Kay Kelley Arnold
Vice President of Communications
Arkansas Power & Light

"...Arkansas Power & Light has been asked to help the state of Arkansas create a database for woman-owned businesses that will be part of a national data base and will be used to help improve the public policy that's being made for women in business...we're doing it because we know that if we are ever to have effective public policy, we must have accurate and timely information about the number of woman-owned businesses and the needs of these women in business. That's the way the legislative process works...If we're going to help them do their job, we need to make sure that the information that they get is correct."

Ms. Hillary Clinton
First Lady, Arkansas

"By the end of this century, I hope that this effort will not be necessary...that we will have made the kind of human progress that we need to make together if we're ever going to deal with the problems that afflict all of us in this country."

Ms. Martha Dixon
Owner, Martha's Designs
Owner, Dixon Manufacturing, Inc.

"...I am struggling to get capital to expand my business. That hasn't been easy for me to do. It has really been a struggle. I borrowed money from AIDC and Clark County has been very receptive to me, but it still has been real, real difficult. When I take contracts to the bank, it can be a real slap in the face. I still need financing."

Ms. Alma Gaines
National Sales Director
Mary Kay Cosmetics

"... when I began my career, I had two concerns: One, women in corporate America were not paid what they were worth; and two, I wanted more time to watch my child grow and develop while still contributing to the family income...I decided to go into business for myself. I realized that being in business for myself would address my two concerns in

corporate America. After just 18 months working, I was earning as much part time as I was on a full time eight to five job. At that point I quit my full time job to devote all my energy to my new business, and I truly mean business...Home-based businesses are growing and they provide an excellent opportunity for women with a family...As you can see, I believe home-based businesses provide women an opportunity that doesn't require them to make the choice between family and career. And I am obviously not alone in that realization. According to the American Home Business Association, 14,000,000 businesses were run from home in 1989. By the mid 1990's, home-based businesses will increase by another 33 per cent, and most of them will be run by women."

Ms. Angelisa Harris

Executive Director

Louisiana Department of Economic Development

Division of Minority & Women's Business Enterprise

"... barriers to women in business still exist... access to capital, specifically small loans under \$10,000, access to global markets, access to lines of credit for business expansion, access to federal government contracts, and increased access to state and local contracting, the comprehensive need for demographic information, and targeted management and technical assistance tailored to the uniqueness of the various industries; not just broad general management and technical assistance, but targeted management and technical assistance for specific industries...During our 1991 Governor's Conference on Women's Economic Development, the issues of concern included the recent U. S. Supreme Court decision, *Richmond v. Crogan* which impedes our efforts on the state and local levels, especially related to: procurement programs for women, lack of adequate representation of women, and issues affecting businesses owned by women in key policy making bodies affecting economic development. Both nationally and statewide, public awareness of the importance of women entrepreneurship, the need for programs that will foster the growth of woman-owned firms in nontraditional areas, such as biotechnology, communication, and manufacturing are still public stereotyping and discrimination."

Ms. Kimberly R. Jones

President

Kimberly R. Jones & Associates

"...there's no limit as to how far a woman can go in her business if she's only given the chance and the opportunity."

Ms. Jamie Parham

Owner

J & M Foods, Inc.

"... mentor programs are very important. Our mentors shared a lot of information with us

which was very nice of them. We were kind of doing the right thing, but they were able to tell us that it was right...it was nice to have someone actually say, "That's what you need to do." Plus they also saved us some time...we just got invaluable information from them...we're in the position now, to a certain extent, that we can pay them back a little bit in terms of information."

Ms. Joann Payne

Owner

Payne Sign Manufacturing &
Distributing Company of Arkansas

"...I formed the National Women's Business Enterprise Association. It's an association of women entrepreneurs in the highway construction industry throughout the country. We're in 43 states and have about 167 members, and we were formed in 1988, at the end of 1988 so very rapid growth in a very short period of time...The association, NWBEA, believes that women experience the same types of road blocks faced by minorities and manifested through the difficulty to obtain credit, acquiring experience, and managerial skills, with the added burden of gender discrimination...Typically, women start their companies with much less capital. Likewise, women start new businesses rather than purchasing existing ones. As minority owned businesses, 90.5 per cent of all woman-owned business are sole ownership. Statistics are almost parallel to minority businesses and women's businesses, almost parallel. Only 15 per cent of all women-owned businesses have paid employees...There is a direct correlation between past discrimination against women and women-owned businesses and with the struggle of our minority counterparts...It is our belief that the only expedient means for women entrepreneurs to assimilate into the marketplace is through federal intervention, including women in established programs for other economic groups with established goals."

Representative Charlotte Schexnayder

Owner

Clarion Publishing Company
Representative, 85th District
Arkansas House of Representatives

"The foremost areas of concern among women who are in business in rural Arkansas are: first, the access to capital; second, limited resources in management advice; third, acceptance of long hours and commitment small business demands; fourth, inequity of salaries on management levels; fifth, inaccessibility of government programs, and I want to stress this. Although there are federal programs that exist to aid women, often times in rural Arkansas there is a very limited knowledge of how to access these programs... Capital is the most evident limitation in rural Arkansas...loans for small business start-ups are difficult to obtain both for men and women, and sometimes capital is totally unavailable for women who choose new ventures and are not in stereotype roles. It is often easier for a woman to qualify for a loan on maybe a restaurant or beauty salon or dress shop or interior design, for example, than it would be in a nontraditional venture such as a fuel company or a farm management service."

Ms. Mary Swensen
President
Swensen Communications

"... as far as entrepreneurial education is concerned, there is a need for a separate women's program even though small business development centers do have very good courses on how to write a business plan or how to do your bookkeeping and accounting and so forth...All women need entrepreneurial education. SBDC, Small Business Development Center, offers this, but we need -- there's a readiness process, a process that women need to go through before they're going to get the full value out of these courses and that's why these special programs are needed for women."

Ms. Julia Vindasius
Executive Director
The Good Faith Fund

"The Good Faith Fund is a non-profit organization that serves seven counties in southeastern Arkansas. We provide very small short term loans to residents who live in those communities for the exclusive purpose of self-employment enterprises. We also have a mission to try to focus on low income communities and low income women. Our mission is really to raise income levels and entrepreneurial skills of low income residents in those areas and also to widen the profile of would-be entrepreneurs so that they include minorities, they include women, and they include other kinds of dislocated workers...Our singular program activity is really outreach in low income communities, outreach to prospective borrowers, customers, to organize and facilitate borrowing groups and subsequent lending and the administration of small loans and technical assistance to micro-entrepreneurs."

December 6-7, 1991: Arlington, Texas

Ms. Billie Bryant
President
Cesco, Inc.

"... why are we unsure if women are included in the government development programs? There seems to be no order to when they are included or if they are included. Consequently, this is causing much confusion and wasting women business-owners' time. It is spilling over into corporate America. Is there not enough understanding of the cultural problems of the woman in business today? Are there no business women on the committees who have had these experiences or in the decision making position? Do they not recognize our needs and that we have been historically underutilized where opportunities are concerned?"

Ms. Dalene L. Buhl
District Manager, Regional Sales
Southwestern Bell Telephone

"By the year 2010, estimates show a 560,000 shortfall in the number of scientists, engineers, and technically-related professionals in these career fields. 63 per cent of new entrants into the labor force between 1986 and the year 2000 will be women. Yet the number of women completing math and computer-science bachelor's degrees has dropped since 1984, precipitously. In contrast to the high, general labor-pool projections for women, women make up only about 15 per cent of the U.S. science, engineering, and technical work force...Rich opportunities exist for minorities, particularly women, in all technical fields...but Texas A&M is actively recruiting, but falling short of goals for minority and female candidates, because students are woefully lacking in high school preparatory courses in math and science and are unable to qualify for college entrance, and that is a crime."

Ms. Barbara Caldwell
Program Coordinator,
Center for Continuing Education
University of Texas at Dallas

" ... attention must be paid to the factors that affect the educational experiences of girls in elementary and middle schools and secondary schools. We know that educational and career aspirations take shape well before a student begins post-secondary education. We would like to suggest that these recommendations be considered...Mid-career teacher training programs should include training in both gender fairs and culturally sensitive training practices, and that training in gender equity and teaching a multicultural student population should be a required component of the professional development process for educators...One of the things that we would like to encourage is that the educational system develop opportunities where girls can learn in a cooperative environment. There's evidence that shows that girls learn very well in this respect, whereas boys tend to learn better in a competitive environment. So what we would like to encourage would be opportunities where girls could learn in a team environment."

Dr. Blake Cherrington
Ericcson Professor of Electrical Engineering and Dean
University of Texas at Dallas

"The shortage of women pursuing engineering has been highlighted quite a number of times in the documentation and in these hearings. I'd like to report on a solution, or at least a partial solution, to the problem of attracting more women into the study of engineering...The program provides the opportunity for a woman who is interested in a career in engineering, who also wants to avail herself of the unique features of the nurturing environment of a predominately women's university, the opportunity to do both...Through a careful

coordination of the curriculum at Texas Women's University and the University of Texas at Dallas, it is possible within the period of five years, for a woman to receive a Bachelor of Science Degree in mathematics from Texas Women's University and a Bachelor of Science Degree in electrical engineering from the University at Texas at Dallas."

Ms. Anne Ponder Dickson
President/Owner
Pressworks Publishing

"I think there are three factors, largely overlooked, that have contributed to the lack of women executives in American manufacturing and in high-technology corporations. The factors are consanguinity of occupation and the relationship of this phenomenon to universal conscription, yes, the draft, and to our agricultural roots. In trying to achieve economic development for women, we have to assess science literacy for the whole of society, since women must be included in the pool from which America will draw its future scientists and engineers...it falls to our society to provide comprehensive science education to parents which stresses interaction with children in the home. Parents need not receive quantitative degrees in order to bring America back to a literate society. The key to science literacy lies with the parents' ability to engender critical thought and intellectual curiosity early and in the home long before a child reaches the first grade."

Ms. Suzanne Dooley
KERA-TV
President, Women in Film

"In 1990, there were as many extra-terrestrials as Hispanics, Asians and women portrayed as decision makers on television."

Mr. Michael A. Greenberg
Manager of Recruiting Coordination and University Relations
Schlumberger, Ltd.

"... the percentage of women at the meets is very, very low. Rarely are we able to get more than 10 or 15 per cent of the audience to be women. And in terms of underrepresented minorities, you can usually count them on your two hands. One of the reasons that I think companies such as ours are having difficulty is that the few women that there are in the university system are overrecruited. There are so many companies out there chasing the same women, chasing the same minorities, that you're really robbing Peter to pay Paul or robbing Mary to pay Jane, or whichever it is, to hire these women."

Dr. Katherine Hammer
President & CEO
Evolutionary Technologies, Inc.

"I don't really need permission to succeed...setbacks aren't failures. I believe that what we need more than anything else to encourage entrepreneurship among women in high technology businesses is what we need throughout our society, a recognition that no one has to grant women the right to succeed since the power to do so lies within each of us. Not that it wouldn't help if we were assisted."

Ms. Karen S. Johnson
Director
University and Research Relations
Texas Instruments

"Students receive constant negative reinforcement from the popular media and society about their selection of science and math careers. Programs that provide continuity of involvement between these young people and people in the careers are necessary in order to increase the number of future technologists and scientists. And again, I feel this is especially important for young women. Industry and university-based partnership models that address all levels of science and math education must be encouraged and supported as a matter of public policy. Many of these programs exist now out of an era of enlightened self-interest on the part of the universities and companies who see an ever-decreasing number of women and minorities with scientific and technical degrees. However, with the financial challenges faced by these same institutions, public policy must change to reward those who are willing and able to provide both the brain power and the opportunities necessary to make these very real differences."

Dr. Nina W. Kay
Anthropologist

"The problem about women and underrepresented minorities has been documented and diagnosed, and so we know that the problem is that there are not enough women to maintain America's technological edge and competitive superiority...Math, science, and engineering have always been perceived as masculine. Whereas, women's careers were nurturing. They were -- well, first of all wives and mothers, naturally, and I agree with that. I have been one and I am one. But teachers, nurses, librarians, home economists. So we know that women are born to do this while men are born to do mechanical and electronic things which require rational and logical thought."

Congresswoman Nita Lowey
U.S. House of Representatives

"America is facing a severe and worsening shortage of scientist that threatens our ability to compete in the world marketplace...The United States needs to seek to overcome this shortage by expanding the number of qualified women and minorities who are entering the fields of mathematics and science. If we are to remain competitive in the 21st century, we must act now to improve science and mathematics education and expand the number of qualified scientists and engineers we are training. Women and underrepresented minorities are a vast untapped resource on which our future competitiveness will depend."

Sue Maass
Sixth Sense, Inc.

"... I felt that student counselors were not approachable for me, that they spent their time mostly working with students with discipline problems, whereas what I needed was guidance. And I think that's a very common problem. I feel that could definitely be changed in a lot of schools so that students are assisted in a positive way...What I feel could help other girls as they get into a negative situation is possibly not having quite as hard of a mathematics course for the first semester in college. Let them take a slightly easier mathematics course that will build their confidence."

Dr. Theresa A. Maldonado
Assistant Professor of Engineering
The University of Texas at Arlington

"[A turning point in my education]... was in the 8th grade when I took first year algebra. I was one of very few 8th graders mixed in with 9th grade students. My teacher instilled in me a great excitement for mathematics that year. And she also got me interested in the teaching profession. I had her, again, in the 9th grade for geometry, and I made straight A-pluses for those two years in her courses. So at that point, I decided I would go to college and became a high school math teacher."

Dr. Beth A. Marcus
President
EXOS, Inc.

"...I see three types of barriers [to women]. The first barrier is the perception within the individual of what's possible. The second and earliest barrier is in children's minds as to what they can do...young women don't think they can do the kinds of jobs that people have been talking today about doing...The third set of barriers are later on in their career once they figure out that they really want to do this. There are navigational difficulties. And if you

approach them from that point of view and know that there is a way to get around this and there is a way to do what you want to do, and despite the fact that the system may not be promoting it at that particular time, then you're able to succeed and go through the process."

Secretary of Labor Lynn Martin
Department of Labor

"The subject of women and women entrepreneurs is one that transcends parochial concerns and is certainly not a special interest. One of the achievements of the American economy that has distinguished it and defined it, is the ability of our private sector to create jobs for a steadily expanding labor force...The driving force behind that remarkable record of expanding employment opportunities has been small business...One way the government can help women entrepreneurs is to make sure that the various federal agencies with an interest in this matter communicated, cooperate and work together...The United States wants the biggest pool of potential business owners, potential managers, potential leaders...we will be pushing to make sure that women can have a place...women need and must compete."

Dr. John McElroy
Dean, College of Engineering
The University of Texas at Arlington

"There is really no alternative for us but to increase the representation of women in the science and engineering population. There isn't any alternative. And it's simple dollars and cents. ... It is simple economics that we must tap this population...the economic fact of life is that population today is not ready to supply us with the large number of engineers that this country needs. It is a sad state of affairs, but it happens to be true. But there is a population of well-prepared, academically-talented people that we are not tapping. And that is young women."

Congresswoman Constance A. Morella
U.S. House of Representatives

"To compete in the global economy today and in the future, the United States needs a skilled and productive work force. Business in this country must have the talents of scientists and engineers. And in light of the changing demographics of college enrollees and the overall work force, many more of those highly skilled workers will need to be women."

Mr. Henry C. Nelson
Manager of EEO/Affirmative Action
Superconducting Supercollider (SSC) Laboratory

"...They told me there are no woman-owned businesses that qualify. I just don't believe that. I have been doing this about 18 years, and I've done it all over the whole country, basically,

and I know there are women's businesses out there, because I did a certification program for the Department of Transportation for many years. So they're out there, but you have to make the contractors use them...And that's one of the things that we have been very critical on subcontractors and ourselves, of course, to get the education point across to the subcontractors and to our staff that they will utilize women-owned businesses for those opportunities that are available."

Dr. Carolyn Summers

Director of Astronomy and Physics
Houston Museum of Natural Science

"... we have developed what we call science stories. In the stories, we create the role models that don't exist. We have children problem-solving in science. Doing active, participatory science in stories that other children enjoy. We pick the children to be popular with the other children, equally male and female, equally minority mixed. We also, for the adults in the stories, when the kids go to an adult, the adult is often a woman. And in so many instances, you can't find the female role model in the real world, and it's as important for the boys to see the girls succeeding as it is for the girls. So we found, even in developing curriculum, you can build your role models, your experiences, into your program."

Ms. Emily A. Williams

Author: High Tech Babies

"I think the most important tool that you can give children, and girls especially, is to like science. If you like science, you can go down the pike all the way. If you don't like science, it's going to be pretty hard to pursue a career in science, and definitely pursue all the years of education it's going to take. I think the tone is set very early on in the children's lives...Children pick up signals very well...Science is fun, it involves exploring. It involves identifying things and it involves tinkering around with stuff, messing around. Science is easy because it's a game, it's a puzzle, and you can always find out something. There's never a wrong answer in science, not for little children."

Ms. Judy VanHemert

President
C-Power Products, Inc.

"I make the following recommendations to you today. At the family level... concentrate on building a child's self-esteem, to concentrate on his personhood, rather than his gender. At the educational level, I believe it is important to, one, train counselors to impart nonsexist information regarding colleges and careers, allow them to present many alternatives, and encourage even the most remote [interest in science]."

APPENDIX E: FEDERAL GOVERNMENT AGENCIES

Each department of the federal government maintains an office to assist small and disadvantaged business owners. Some of these offices may offer programs specifically designed to assist woman-owned businesses. The following is a list of these offices.

U.S. Small Business Administration

Office of Women's Business
Ownership
409 Third Street, SW 6th Floor
Washington, DC 20416
202/205-6673

U.S. Department of Agriculture

Office of Small and Disadvantaged
Business
14th and Independence Avenue, SW
Room 1322 South Building
Washington, DC 20250
202/720-7117

U.S. Department of Commerce

Women's Small Business Specialist
Department of Commerce, Rm. 6411
14th and Constitution Avenue, NW
Washington, DC 20230
202/377-1472

U.S. Department of Defense

Office of Small and Disadvantaged
Business Utilization
Room 2A-340
Washington, DC 20301
703/697-1688

U.S. Department of Education

Office of Small and Disadvantaged
Business Utilization
400 Maryland Avenue, SW
Room 3120, ROB-3
Washington, DC 20202
202/708 9820

U.S. Department of Energy

Office of Small and Disadvantaged
Business Utilization (BU-1)
1000 Independence Avenue
Washington, DC 20585
202/254-5583

Dept. of Health and Human Services

Office of Small and Disadvantaged
Business
200 Independence Avenue, SW
Room 517D
Washington, DC 20410

Dept. of Housing and Urban Development

Office of Small and Disadvantaged
Business Utilization
451 Seventh Street, SW
Room 10232
Washington, DC 20410
202/708-1428

U.S. Department of the Interior

Office of Small and Disadvantaged Business
1849 C Street, NW #2727
Washington, DC 20240
202/208-3493

U.S. Department of Justice

Office of Small and Disadvantaged Business Utilization
601 D Street, SW
Room 7014
Washington, DC 20530
202/501-6271

U.S. Department of Labor

Office of Small and Disadvantaged Business Utilization
200 Constitution Avenue, NW
Room N-5101
Washington, DC 20210
202/523-9148

U.S. Department of State

Office of Small and Disadvantaged Business Utilization
SA6, Room 633
Washington, DC 20522-0602
703/875-6824

U.S. Department of Treasury

Office of Small and Disadvantaged Business Utilization
6100 Annex
1500 Pennsylvania Avenue, NW
Washington, DC 20220
202/566-9616

U.S. Department of Veterans Affairs

Office of Small and Disadvantaged Business Utilization
810 Vermont Avenue, NW
Washington, DC 20421
202/376-6996

**APPENDIX E: 1991 TOP WOMAN-OWNED
BUSINESS**

Top Woman-Owned Businesses

The Wisconsin Department of Development, Bureau of Business Development, published the first *Top 50 List of Largest Woman-Owned Businesses* in the state of Wisconsin in August 1991. This was the second time that such information had been collected and published for an individual state.

This list was published to increase the visibility of woman-owned businesses and to also change the perception of woman-owned businesses as only being small retail businesses. This list included manufacturers, automobile dealerships and trucking firms in addition to service industries.

The National Women's Business Council has recognized the work of the Wisconsin Department of Development as the most comprehensive state report in the United States on woman-owned firms and the Council has since committed itself to work with the Wisconsin Department of Development to begin a state-by-state comprehensive list of the Top 50 Woman-Owned Businesses.

Following is the Wisconsin Department of Development's listing from August 1991 as well as *Crain's Chicago Business* listing from June 1991 of Chicago's top woman-owned firms.

1991 TOP 50 WISCONSIN WOMEN-OWNED BUSINESSES

NAME	PRESIDENT	SALES	EMPL	BUSINESS	YEAR FOUNDED
1 JOCKEY INTERNATIONAL, KENOSHA	DONNA WOLF STEIGERWALDT	300,000,000	535	MFG CLOTHING	1930
2 LAB SAFETY SUPPLY, JANESVILLE	PEGGY STICH	120,000,000	525	DIST SAFETY PRODUCTS	1958
3 PLEASANT COMPANY, MIDDLETON	PLEASANT ROWLAND	48,000,000	160	MAIL ORDER BOOKS, DOLLS & ACCESS.	1986
4 DOUCAS OLD.-JEEP-EAGLE-VW, GREENFIELD	SOPHIA DOUCAS	38,000,000	135	AUTO DEALERSHIP	1970
5 EAST CAPITOL DRIVE FOODS INC., MILWAUKEE	G. BERGGREN	37,700,000	350	GROCERY STORES	1984
6 NOR-LAKE INC., HUDSON	MARIE BLAKEMAN	27,000,000	36	REFRIG. & HTG EQUIP.	1947
7 MUELLER GRAPHICS, MILWAUKEE	MARILYN MUELLER	23,500,000	50	WHL COMMERCIAL EQUIP.	1982
8 OCONNOR OIL CORPORATION, FOND DU LAC	DOROTHEA OCONNOR	18,000,000	125	PETROLEUM BULK STATIONS	1961
9 RUNZHEIMER INTERNATIONAL, LTD., ROCHESTER	RHODA RUNZHEIMER	14,000,000	165	INFO-MAN CONSUL	1933
10 GREAT LAKES PET SUPPLY, CUDAHY	JEAN MERKEL	15,000,000	87	DIST PET SUPPLIES	1972
11 ARTCRAFT INDUSTRIES, MILWAUKEE	BARBARA GARDNER	15,000,000	180	MFG PUBLIC BLDG. FURN	1948
12 OMALLEY OLDSMOBILE-CADILLAC, WAUSAU	BETH OMALLEY	13,000,000	38	AUTO DEALERSHIP	1970
13 BALLWEG CHEV.,OLDS,PONT.,BUICK, SAUK CITY	DARLENE BALLWEG	12,700,000	29	AUTO DEALERSHIP	1965
14 GARBO MOTOR SALES, RACINE	MONICA PRINCIPE	12,500,000	32	AUTO DEALERSHIP	1936
15 RACINE TRAVEL SERVICE INC., RACINE	CARLENE KOLBE	12,000,000	33	TRAVEL AGENCIES	1979
16 RICOM ELECTRONICS, MILWAUKEE	MARCIA ROSE	12,000,000	23	MAIL ORDER CONSUMER ELECTRONICS	1982
17 BIG BUCK BUILDING CENTERS INC., RACINE	VALERIE HANSEN	12,000,000	100	BUILDING MATERIALS	1960
18 INTERPLAN, O.P.I., MILWAUKEE	DORAN GENDELMAN	11,000,000	51	DESIGN/FURNISH OFFICE FACILIT	1972
19 FIRESIDE CONSTRUCTION, BROOKFIELD	JUDITH RUCKELMAN	10,200,000	12	HOUSING CONSTRUCTION	1977
20 SORGE INC., LA CROSSE	RITA LEE	10,100,000	26	DIST. INDUSTRIAL MACHINERY	1956
21 PGI INC., GREEN LAKE	PHILAMAE SONNTAG	10,000,000	125	PROTECTIVE CLOTHING	1957
22 RELIABLE KNITTING WORKS INC., MILWAUKEE	ISABELLE POLACHECK	9,700,000	150	KNIT OUTERWEAR MILL	1913
23 V & J FOODS, MILWAUKEE	VALERIE CARTER	9,500,000	500	BURGER KING RESTAURANTS	1984
24 SECURITY TRAVEL, SHEBOYGAN	LUCIA SCHAUB	8,500,000	28	TRAVEL AGENCIES	1981
25 PROSTAFF PERSONNEL SERVICES, MILWAUKEE	SUSAN MARKS	8,000,000	138	HUMAN RESOURCE SERVICES	1981
26 RABE WHOLESALE INC., FOND DU LAC	VIRGINIA RABE	8,000,000	35	TOBACCO & TOB PRODUCTS	1985
27 WEST INDUSTRIES INC., HUDSON	PAT WEST	7,800,000	150	MFG INDUSTRIAL MACHINERY	1978
28 LINDSAY & STONE ADVERT. INC., MADISON	MARSHA LINDSAY	7,500,000	15	ADVERTISING AGENCY	1977
29 NANCY'S NOTIONS, BEAVER DAM	NANCY ZIEMAN	7,500,000	75	MAIL ORDER SEWING SUPPLIES	1979
30 SAN JAMAR, INC., ELKHORN	MARGARET DOWNING	7,000,000	54	MFG METAL STAMPINGS	1983
31 CIRILLI OF RHINELANDER, RHINELANDER	LILA CIRILLI	6,500,000	57	GROCERY STORES	1966
32 CARLSON TRAVEL NETWORK/TRAVEL BAZAAR, WAUKESHA	ANNETTE YOUNGBAUER	6,400,000	50	TRAVEL AGENCY	1976
33 SUNSHINE TRAVEL, DEPERE	MARTHA NICHOLSON	6,100,000	22	TRAVEL AGENCIES	1976
34 BILL DENTINGER INC., BROOKFIELD	SHIRLY DENTINGER	6,000,000	40	MASONRY, REL STONEWK	1975
35 KAY BEER DISTRIBUTING, DEPERE	DONNA KOLOCHESKI	6,000,000	25	BEER & ALE	1970
36 MITCHELL CHEVROLET, GEO,TOYOTA, MONROE	ANNETTE MITCHELL	6,000,000	19	AUTO DEALERSHIP	1983
37 MONONA MASONRY, MADISON	SHIRLEY ELLIOT	5,800,000	120	MASONRY & STONWORK	1959
38 TBS MARKETING INC., CHIPPEWA FALLS	ELIZABETH PULITZER	5,500,000	56	MFG. NECKWEAR	1986
39 RADIO OIL, MILWAUKEE	ALICE LINNABARY	5,000,000	25	FUEL OIL DEALER	1936
40 KUNZELMANN-ESSER CO., MILWAUKEE	EVANGELINE KUNZLEMAN	5,000,000	60	FURNITURE STORE	1900
41 NORTH CENTRAL TRUCKING CORP., CUMBERLAND	MARGARET RUSSELL, DONNA ROLE	5,000,000	60	TRUCKING	1979
42 VALCOM/MORE THAN COMPUTERS, MADISON	LURIE HOFFMAN	5,000,000	22	COMPUTER HARDWARE, TRAINING	1984
43 SEEK, INC., GRAFTON	CAROL ANN SCHNEIDER	4,800,000	30	HUMAN RESOURCE SERVICES	1971
44 WHITEHEAD SPECIALTIES, MONROE	KATE WHITEHEAD	4,800,000	95	TRUCKING	1951
45 ANEW HEALTH CARE SERVICES, MILWAUKEE	JEANETTE JOHNSON, S. SPRENGER	4,500,000	200	HOME HEALTH CARE SERV	1984
46 CROWN-OLDS-PONTIAC-CADILLAC, MARSHFIELD	DANIELLE BENDER	4,300,000	17	AUTO DEALERSHIP	1980
47 BAY CITY PROMOTIONS, GREEN BAY	JOYCE KNIPPEL	4,250,000	3	MENS & BOYS CLOTHING	1983
48 ALIOTO & COMPANY, INC., BROWN DEER	URSULA ALIOTO	4,250,000	10	ADVERTISING AGENCY	1981
49 MIDCON PRODUCTS, HORTONVILLE	MARILYN ZAHORIK	4,200,000	40	CONCRETE PRODUCTS	1984
50 TRI CITY GLASS INC., APPLETON	SHIRLEY BENDER	4,200,000	58	GLASS, PAINT COMM./RETAIL	1960

Chicago's top women-owned firms

Ranked by 1990 gross revenues

Unlike many other *CRAI*'S rankings, the chart of top women-owned firms represents a difficult comparison because it takes into

consideration a wide variety of companies that account for revenues in different ways. For the purposes of this ranking, commis-

sions on ticket sales are used for travel agencies. For advertising agencies, which are billings-based, gross income is used.

Firm name/ address/ telephone	Head executive/ title	Gross revenues (millions)			No. of employees	years in existence	No. of years of majority women ownership	% of women ownership ¹	Type of business
		1989	1988	% change					
1 Frank Consolidated Enterprises Inc. 666 Garland Place Des Plaines 60016; (708) 699-7000	Elaine Frank Chairman	\$1,345.0	\$1,190.0	+13.0%	1,950	55	1	60%	Corporation
Operates auto leasing and sales businesses and a corporate travel agency.									
2 Ches. Levy Co. 1200 N. North Branch St. 60622; (312) 440-4400	Barbara Levy Kipper Chairman	\$360.0	\$365.0	-1.4%	1,200	98	5	100%	Corporation
Wholesale distributor of communications materials.									
3 Turtle Wax Inc. 5655 W. 73rd St. 60638; (708) 563-3600	Sondra A. Healy Chairman	\$110.0	\$110.0	NC	600	52	12	100%	Corporation
Manufactures automotive appearance chemicals and household products; owns/operates full-service car washes.									
4 Clipper Express Co. 15700 W. 103rd St. Lemont 60439; (708) 739-0700	Evelyn Chambers Chairman	\$103.6	\$92.1	+12.5%	240	53	10	80%	Corporation
Transcontinental general commodities freight forwarder and shipper's agent.									
5 Gerber Plumbing Fixtures Corp. 4656 W. Touhy Ave. 60646; (708) 675-6570	Harriet G. Lewis Chairman	\$85.0	\$80.0	+6.3%	940	59	36	90%	Corporation
Manufacturer of vitreous china, brass and decorator plumbing fixtures.									
6 Archibald Candy Corp. ² 1137 W. Jackson Blvd. 60607; (312) 243-2700	Jean D. Thome Chairman	\$82.6	\$77.4	+6.7%	2,800	71	58	65%	Corporation
Manufacturer of chocolates; retailer of chocolates, ice cream and other confections.									
7 Spectra Merchandising International Inc. 3425 N. Kimball Ave. 60618; (312) 463-1030	Patricia Schoenberg President	\$26.7	\$26.4	+1.1%	50	10	10	100%	Corporation
Wholesale distributor of consumer electronic products.									
8 Corporate Concepts Inc. 325 Eisenhower Lane North Lombard 60148; (708) 691-8800	Victoria Fisher-Hansel President	\$24.0	\$16.0	+50.0%	30	8	8	78%	Corporation
Office furniture dealer.									
9 Putman Publishing Co. 301 E. Erie St. 60611; (312) 644-2020	Grace E. Cappelletti President	\$20.0	\$21.0	-4.8%	135	53	10	98%	Corporation
Publisher of six service magazines serving U.S. manufacturing plants.									
10 Marilyn Miglin Inc. 112 E. Oak St. 60611; (312) 943-1120	Marilyn Miglin President/CEO	\$20.0	\$16.7	+19.8%	65	28	28	100%	Corporation
Distributors of cosmetic, skincare and fragrance products.									
11 Marketing Innovators International Inc. 9701 W. Higgins Road Rosemont 60018; (708) 696-1111	Lois M. LeMenager Chairman/CEO	\$15.4	\$15.7	+17.0%	39	13	9	100%	Corporation
Plans and manages business meetings and corporate travel and incentive programs.									
12 Holly Hunt Ltd. 1728 Merchandise Mart 60654; (312) 661-1900	Holly Hunt President/CEO	\$16.8	\$15.9	+5.7%	35	7	2	100%	Corporation
Interior design resource for custom furniture, textiles and accessories.									
13 Flying Food Fare Inc. 5945 S. Keating St. 60629; (312) 581-3900	Sue Ling Glin CEO	\$15.8	\$13.5	+16.7%	500	8	8	100%	Corporation
Airline catering, bakery, property management.									
14 Ultimo Ltd.; Giorgio Armani; Sonia Rykiel 114 E. Oak St. 60611; (312) 787-0906	Joan Weinstein President	\$13.5	\$13.5	NC	80	21	4	100%	Corporation
High-fashion men's and women's clothing retailer.									
15 Squire Cogswell Co. 3411 Commercial Ave. Northbrook 60062; (708) 272-8900	Carol Lewis Chairman	\$12.0	\$13.0	-7.7%	135	75	6	95%	Corporation
Manufacturer of custom vacuum pump and air compressor packaged systems and medical suction equipment.									
16 Elgin Beverage Co. 1685 Fleetwood Drive Elgin 60123; (708) 741-5959	Lois Lange President/CEO	\$11.3	\$11.0	+2.7%	33	64	36	58%	Corporation
Sells beer and waters to retail accounts.									
17 Tassani Communications Inc. 515 N. State St., 24th Floor 60610; (312) 644-2400	Sally M. Tassani President/CEO	\$11.2	\$11.2	NC	55	12	12	51%	Corporation
Marketing communications agency that offers advertising, PR, graphic design, direct marketing and sales promotion.									
18 Debbie Temps Inc./Instant Labor Inc. 1419 Laka Cook Road, Suite 150 Deerfield 60015; (708) 940-4477	Phyllis A. Galanter CEO	\$10.0	\$9.6	+4.0%	33	24	24	80%	Corporation
Temporary-help service.									
19 Banner Personnel Service Inc. Banner Temporary Service Inc. 122 S. Michigan Ave., Suite 1510 60603; (312) 704-6000	Emel Singer Chairman/CEO	\$9.6	\$10.0	-3.9%	110	21	4	100%	Corporation
Employment agency providing temporary and permanent placement.									
20 UBM Inc. 330 S. Wells St., Suite 900 60606; (312) 939-0505	Sandra D. Jiles President	\$8.1	\$7.8	+2.9%	35	16	10	55%	Corporation
Provides general construction contracting, construction management and consulting services.									
21 Women's Workout World 16015 S. Harlem Ave. Tinley Park 60477; (708) 429-7766	Shari Whitley CEO	\$7.6	\$7.3	+4.1%	500	23	23	100%	Corporation
Health and fitness clubs.									
22 Alpha Christian Registry Inc. 75 S. Stolp St. Aurora 60507; (708) 892-1111	Marjorie Mickle President	\$7.5	\$7.2	+4.2%	1,296	12	12	97%	Corporation
Nurse agency providing staff relief to facilities and nursing care to individuals.									
23 CSM Mechanical Inc. 2055 N. 25th Ave. Melrose Park 60160; (708) 451-7700	Louise A. Cripe Chairman	\$7.4	\$5.5	+33.3%	68	77	3	73%	Corporation
Heating, air conditioning and ventilation contractor.									
24 Jay 'N' Bee Office Equipment Co. 2014 Devon Ave. Elk Grove Village 60007; (708) 806-3278	Fern Pullman President	\$6.7	\$5.7	NC	34	27	8	63.5%	Corporation
Contracts office supplies and furniture.									
25 Computerland Downers Grove 136 Ogden Ave. Downers Grove 60515; (708) 964-7762	Diana Conley President	\$5.1	\$7.4	-31.1%	7	13	8	100%	Corporation
Sales and service of microcomputers with emphasis on networks and accounting.									

NA: Not available. NM: Not measurable. NC: No change : *CRAI*'s estimate. 1 Firm must be at least 51% women-owned to qualify for list.

2 Includes wholly owned subsidiary Fannie May Candy Shops Inc.

Research by Erin Alexander

CRAI'S JOHN J. BOHORON

APPENDIX F: PILOT STUDY WORK STATEMENT

Objective

1. Formulate a sampling plan for a single state comprehensive, universe-based survey of woman-owned businesses that could provide the model for a possible national survey of woman-owned businesses to be considered in the future.
2. Collect information from a random sampling of woman-owned businesses based on the sampling plan.
3. Analyze and report on the demographic characteristics of woman-owned and managed business, as well as statistical information about their businesses.

Tasks

1. Investigate all current existing lists for the state of Missouri of woman-owned and managed businesses, such as but not limited to government, commercial, and organizational membership lists.
2. Determine methodology for creating the most comprehensive sampling frame by:
 - A. Using lists of all businesses and developing a set of filters for woman-owned and managed businesses (estimated rate is approximately 30% based on the 1987 Economic Census of Woman-owned business).

and/or

- B. Using lists of all firms or businesses presently identified as woman-owned, operated and/or managed.
3. It is expected that the sampling methodology will yield a reliable sample of from 600-1,000 completed interviews. The contractor should propose the number of completed interviews needed for statistical significance, and the sample should be robust enough to enable analysis of the transfer of this methodology to the national level.
 4. Develop the interviewing methodology in consultation with the National Women's Business Council and its representatives to determine:
 - A. The demographic characteristics of owners.
 - B. The demographic characteristics of workers.
 - C. Financial data e.g.(sales), source of start-up equity and access to credit.
 - D. Firms' involvement in federal, state or local government procurement.
 - E. Firms' involvement in international trade.
 - F. Employee benefits.
 - G. Perceived barriers to expansion.
 - H. Legal form of organization.
 - I. Age of business.
 5. Conduct the survey, and be able to do so in a proscribed period of time in accordance with the needs of the NWBC. Offerors should discuss and propose a range of inter-viewing options with corresponding costs for each.

Offerors can consider mail, phone and the possibility of supplementing with personal interviews.

Offerors should include a capability statement, along with resumes of any staff and/or consultants to be included in the conduct of this project by time and rate of hourly pay.

6. Analyze results and write the report. Analysis should include how best to transfer the methodology used in this pilot study to a national survey of woman-owned businesses.
7. Revise the report in accordance with NWBC comments.
8. If there are any data collected that are not in the report, deliver the data base in both hard copy and in computerized form with sufficient documentation for the NWBC to perform additional analyses at a later date with a reasonable amount of effort.
9. The NWBC will hold all completed questionnaires. Data, either in part or whole, may not be released unless by mutual consent in writing of the NWBC and the vendor(s).