

**An Examination on the Challenges that Black Women Experience in Starting a Business in  
Georgia: A Phenomenological Study**

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## **Abstract**

The problem addressed in this study was the challenges that Black women entrepreneurs experienced when starting and sustaining a business in Georgia (Williams, 2024). The purpose of this qualitative phenomenological study was to explore the challenges that Black women entrepreneurs experience when starting a business in Georgia and to identify strategies that promote business sustainability and success. This qualitative phenomenological study examined the lived experiences of 15 Black women entrepreneurs who owned or sustained businesses in Georgia, focusing on the systemic challenges they encountered during business initiation and sustainability. The intersectionality theory and disadvantaged theory of entrepreneurship examined how gendered racism, discrimination, and institutionalized chauvinism converged to shape entrepreneurial trajectories. The disadvantaged theory of entrepreneurship posits that Black women pursue entrepreneurship not solely for opportunities but also due to exclusion from traditional labor markets and systemic racial barriers that hinder financial success. The phenomenological approach was employed to obtain rich narratives that illustrated structural and relational constraints, including funding issues, lack of support, non-acceptance, and racial and gender discrimination from dominant entrepreneurial networks, and persistent racialized and gendered bias. Participants provided strategic insights for rising Black women entrepreneurs and emphasized the importance of community building, mentorship, resilience, and engagement in professional development. Based on the findings, Black women-owned businesses in Georgia accounted for a significant share of new ventures and entrepreneurial networks, yet these networks remained inequitable and under-resourced. The findings suggested a need for policy reform and support from other Black businesses and from local, state, and federal agencies. This study contributed to the growing body of entrepreneurship literature by enriching the knowledge

of entrepreneurship through the lens of intersectionality theory and the disadvantaged theory of entrepreneurship. These frameworks collectively highlighted the interconnected systems of oppression that shaped the participants' entrepreneurial voices as business owners in Georgia, thereby impacting the sustainability and viability of their businesses.

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## Chapter 1: Introduction

Black women entrepreneurs play a significant role in the United States economy (Harper-Anderson, 2019). Black women entrepreneurs contribute to the American economy by creating jobs, delivering goods and services, and increasing revenue (Howard, 2019). According to a State of Business-Owned Women Report (2019), Black women entrepreneurs owned 2,681,200 businesses between 2014 and 2019. The State of Black-Owned Businesses (2018) noted that the annual growth rate for these businesses increased from 8% in 2014 to 12% in 2019. According to Bhutta et al. (2020), Black women employed by organizations earned approximately \$24,000 per year, which is less than 17% of what all female entrepreneurs earn, and also disclosed that women entrepreneurs earned an average annual salary of \$142,000.

While entrepreneurship can provide coveted opportunities, Black women entrepreneurs have experienced challenges due to a lack of funding, borrowing money, discrimination, chauvinism, and classism (Young, 2017). Gold (2016) identified several factors contributing to low rates of Black entrepreneurship, including segmented economic systems and social and psychological influences. For example, Black women and other minorities have experienced years of inequitable income, opportunities in employment, and entrepreneurship (Myrdal, 1964). Black women-owned businesses have grown over the years, but persistent challenges create a gap at the start of business (Turner, 2016). The gaps that influence business ownership and limit Black women's access to resources to start or grow a business are funding and diverse investors (Struyven et al., 2021). Bonnstetter (2012) implied that the differences between a successful Black women entrepreneur and an unsuccessful entrepreneur are the capital attained, business acumen, and relationships needed to create a business.

Black women face several difficulties when starting or maintaining their businesses.

Often, they used their personal funds to start their businesses because private financing and business loans were unavailable due to their low credit scores (Hannon, 2018). According to Hill-Collins and Blige (2020), racial and gender inequalities persist in business ownership. Harper-Anderson (2019) stated that the inequality in access to capital and growth for businesses owned by Black women entrepreneurs persisted. Anderson et al. (2015) suggested that the challenges and problems Black women in business experience were due to a lack of proper training and racial policies.

Myers and Chan (2017) concluded a study about the challenges Black women business owners faced in Georgia and North Carolina. Black women entrepreneurs in Georgia reported issues encountered when starting a business, including limited or no startup funding, economic challenges, and discrimination in lending and customer markets (Myers & Chan, 2017). Black women entrepreneurs did not feel connected to networks that provided support from other business owners in non-urban areas, whose income was higher, or to organizations to discuss their financial problems. All the Black female entrepreneurs in the study expressed a desire to secure funding to support business startups, expansion, and operating costs. Others expressed their desire to receive training through mentors and technical support (Myers & Chan, 2017).

In 2020, following the emergence of the COVID-19 global health pandemic, Black-owned businesses saw a 41% decline, with Black women-owned and other minority businesses accounting for 25% of that decrease (Fairlie, 2020). Black businesses were adversely affected by COVID-19, owing to their market position and location in communities where business culture was not profitable (Baboolall et al., 2020). COVID-19 led to the closure of Black-owned businesses in May 2020 (26%) and June 2020 (19%), with long-term adverse effects on

investments and capital (Fairlie, 2020). More than 45% of Black owners were surveyed during the pandemic and reported that they were worried about the sustainability of their business. Since the beginning of the COVID-19 pandemic, 36% of Black owners have experienced difficulties obtaining credit (Baboolall et al., 2020). A study by the National Bureau of Economic Research found that the COVID-19 economic shutdown led to the temporary closure of 3.3 million businesses, including 440,000 Black-owned businesses, of which Black women owned 36% (Ross, 2020). Booker (2020) said that Black women entrepreneurs in Georgia suffered setbacks because of the coronavirus pandemic.

This research study offered an opportunity to explore the experiences of Black women business owners. The study shed light on the underrepresentation of Black women entrepreneurs' ability to start and sustain businesses in Georgia. Understanding the demographics of Black entrepreneurs in Georgia provided valuable insights into the obstacles that other Black women interested in business ownership may encounter. Despite these setbacks, Black women entrepreneurs have demonstrated resilience and perseverance. This determination underscores the importance of continued support and targeted resources that foster long-term sustainability for Black women entrepreneurs.

### **Statement of the Problem**

The problem addressed in this study was the challenges that Black women entrepreneurs experienced when starting and sustaining a business in Georgia (Williams, 2024). In 2019, Black women entrepreneurs owned 2.9 million businesses, employed 1.4 million people, and generated \$226 billion in annual revenue (Awadzi, 2019). A report created by Guidant Financial supplied the status of Black women-owned businesses in the United States. The report stated that 46% of Black women started a business. PR Wire (2021) showed that 24% of Black women

entrepreneurs lost revenue due to COVID-19; 53% did not receive government grants and loans, and 38% did not have the money to start or keep their businesses. Pandey and Amezuca (2020) posited that Black women face several challenges in securing the funds needed to obtain a loan. Black women entrepreneurs are often rejected when applying for business loans (Juma & Sequeira, 2017).

There is often uncertainty when starting or sustaining a small new business (Juma & Sequeira, 2017). Creditworthiness tends to be lower when a business is new or underperforming, leading creditors to charge higher interest rates in competitive markets (Petersen & Rajan, 1995). When Black women entrepreneurs were approved for loans, they received higher interest rates than White-owned businesses (Bates et al., 2018). Many Black women entrepreneurs and other minority entrepreneurs lack business experience and knowledge of regulatory issues, as well as of how creditors assess their creditworthiness (Eyal-Cohen, 2021). In addition, systematic discrimination in funding is harmful to Black women entrepreneurs because they do not have economic support from family assets (Young, 2017).

Black women entrepreneurs who start small businesses often cannot expand because they lack capital from investors (Booker, 2020). Business growth may depend on capital investments from financial institutions or equity financing from angel investors or venture capitalists (Ward, 2021). Black women face several challenges in securing the resources needed to establish a business (Pandey & Amerzuca, 2020). Small business owners have a better chance of obtaining capital financing using an angel investor who uses their own money to help start new business ventures (Arya et al., 2021). A venture capitalist assists entrepreneurs access capital by leveraging pools of capital from other financial institutions (Li & Yang, 2022). Women in socially disadvantaged groups are often exposed to regulatory issues and

discrimination in capital financing (Eyal-Cohen, 2021). Despite the racism and bigotry, Black women create new businesses with fewer finances than other minorities (Juma & Sequeira, 2017).

### **Purpose of the Study**

The purpose of this qualitative phenomenological study was to explore the challenges that Black women entrepreneurs experience when starting a business in Georgia and to identify strategies that promote business sustainability and success. This study highlighted the experiences of Black women business owners who started their businesses in Georgia. A purposive sampling method generated a sufficient sample size for recruitment. Chi-Pei and Yang (2017) stated that purposive sampling enabled researchers to select individuals likely to participate in the study, thereby enhancing respondents' ability to share significant experiences. A qualitative case study was used in this research. Yin (2010) stated that a qualitative case study is a theoretical review that investigates an ongoing phenomenon in real-life situations involving an individual, a group, or an event.

In qualitative studies, researchers recognized the challenge of determining the optimal number of participants and interviews required to achieve data saturation (Johnson et al., 2020). Qualitative research samples tend to be small enough to warrant intensive data analysis, which is essential to this examination approach (Sandekiwski, 1996). After obtaining IRB approval (Appendix A), 15 Black women were recruited via Facebook. Social media sites are networking platforms that feature user profiles, locations, and other information of interest, and are widely used in research studies (Kosinski et al., 2015). Participants were informed of the study's purpose and assured that their responses would be kept confidential. Before conducting the interviews, participants reviewed the IRB consent letter for verbal consent to participate.

Permission was obtained from participants to audio-record the interview using Zoom technology. The researcher completed all interviews and took copious notes. The participants were individually interviewed via Zoom for 45 minutes to one hour, answering semi-structured, open-ended questions. Open-ended questions enabled participants to respond to questions that described their lived experiences (Rosenthal, 2016). The interview questions reflected, addressed, and answered the research questions. The researcher utilized the interview process to thoroughly investigate the topic, thereby enhancing the value of the data (McGrath et al., 2019). Through open-ended and semi-structured interviews, participants discussed their experiences as Black women entrepreneurs and the challenges they faced when starting their businesses. The interview questions addressed the intersectional experiences and disadvantages faced by Black women in the entrepreneurial sector.

The data were coded to extract themes for analysis using NVivo 14. NVivo is a software program that analyzes unstructured data, including audio, video, and image information, from interviews, focus groups, surveys, social media, and journal articles for qualitative and mixed-methods research (Dhakal, 2022). Upon completing the semi-structured interviews, NVivo software was used to effectively organize, code, and analyze the research information (Edwards-Jones, 2014). Microsoft Word was used to transcribe speech into text. After the interview, the transcripts were emailed to the participants for review, verification, and approval. Yin (2010) suggested that participants in a research study should receive the researcher's interpretation of the data and engage in member checking. Member-checking ensured the trustworthiness and consistency of data, requiring participants to review their interview summaries to clarify or add information (Creswell & Creswell, 2018). This study was a logical and explicit response to the stated problem and subsequent research questions, as it serves as a reference resource for the

field of entrepreneurship by offering insight into key factors that contribute to the challenges Black women face in achieving business success.

Thematic analysis was used to classify, examine, and report relationships within the data (Braun & Clark, 2022). The goal of thematic analysis in this research was to identify the themes essential to understanding the challenges and problems faced by Black entrepreneurs in entrepreneurial ownership, as revealed in the interviews and transcripts. The thematic analysis process consisted of five stages: (a) organization and preparation of the data, (b) obtaining a general sense of the information, (c) the coding process, (d) categories or themes, and (e) interpretation of the data (Butina, 2015). Thematic analysis guided the data analysis, enabling the identification of patterns and insights that better explain the patterns of meaning (Brinkman, 2018). Thematic analysis was well suited to this study because it aligned with the research design and research questions and effectively identifies key themes (Clarke & Braun, 2013).

The triangulation methodology enabled the researcher to collect data to assess participants' perspectives on various issues and link these perspectives to those of others in the research, thereby increasing the credibility of the data (Ridder, 2017). Conducting in-depth interviews with a limited number of participants can provide varied perspectives and help verify the repeatability of the phenomenon (Umanilo, 2019). This study collected participant data through semi-structured interviews, field notes, and demographic questions.

### **Introduction to Theoretical Framework**

The theoretical frameworks for this research combined intersectionality and the disadvantaged theory of entrepreneurship. Crenshaw (1989) found that Black women experienced discrimination based on their race (Black) and gender (woman). These two identities are not separated but interconnected for Black women (Cho et al., 2013). Intersectionality theory

is a qualitative framework that recognizes the intersecting mechanisms of influence and how they affect individuals on the margins of society (Cooper, 2018). Intersectionality is a distinctive framework for understanding how oppression intersects within feminism, highlighting how political and social identities overlap with the shared experiences of Black women across race, gender, age, and social status (Crenshaw, 1989). Boston (2017) stated that intersectionality theory provides a framework for understanding how individuals, groups, and social issues are influenced by discrimination and disadvantage. Intersectionality reflects an individual's intersecting identities and experiences by understanding the complexities of the biases they face (Crenshaw, 1989).

The intersectionality theory frameworks guided the problem statement, purpose statement, and research questions by uncovering the lived experiences of the phenomenon from the perspective of Black women (Rosenthal, 2016). Intersectionality theory aligned with the problem statement because it addresses Black women's unique circumstances and identities by clarifying the social, economic, and personal reasons they became entrepreneurs (Boston, 2017). Intersectionality theory aligns with the purpose statement because it focuses on understanding Black women's experiences and intersectional identities (Cooper, 2018). Intersectionality theory guided the development of the research questions by addressing the challenges that Black women face in starting or sustaining businesses (Crenshaw, 1989).

The second theoretical framework for this research was the disadvantage theory of entrepreneurship. In 1979, Ivan Light created the disadvantage theory of entrepreneurship. Light (1979) noted that ethnic and racial minority groups often faced challenges in achieving success in the mainstream market and sought entrepreneurship to establish an independent source of revenue. Minorities had to make a choice between unemployment and self-employment because

of barriers that prevented them from entering the employment market. Black women lacked the language skills, training, and experience necessary for employment (Bates & Robb, 2014). The lack of access to employment markets, discrimination, and inadequate opportunities for professional development made entrepreneurship a more practical option than paid employment (Boyd, 1996). Light (1979) proposed that cultural and socioeconomic issues, such as social distinctiveness and discrimination, contributed to the problems minorities endured while maintaining their businesses. The disadvantage theory of entrepreneurship explains the limitations that lead minorities to pursue self-employment, encompassing obstacles that block essential individual-level resources (Fregetto, 2004).

Light and Rosenstein (1995) examined two disadvantages: the employment market and limited resources. Disadvantages in the employment market included unemployment and the decision to become a business owner (Evans & Leighton, 1989). The disadvantages faced by Black women entrepreneurs included limited venture creation and access to resources (Pfefferman et al., 2021). Light and Rosenstein (1995) focused on marginalized groups of entrepreneurs who had restricted access to resources, which was attributed to forced beliefs, prejudices, and discrimination. The disadvantaged theory of entrepreneurship explains how discriminatory behavior hinders Black women entrepreneurs' access to critical individual-level resources, such as human, financial, and social capital (Boyd, 2020). The theory also highlights how these barriers contribute to misconceptions about the effects of such limitations on individuals and entrepreneurial processes.

This qualitative phenomenological study used the disadvantaged theory of entrepreneurship because it was significant in understanding Black women's experiences of

becoming self-employed entrepreneurs, particularly in the context of racism and discrimination (Hill-Collins & Blige, 2020). The disadvantaged theory of entrepreneurship frameworks guided the research decisions, including the development of the problem statement, purpose statement, and research questions, by generating insights into the experiences of Black women from their perspective (Light, 1979). The disadvantage theory of entrepreneurship was applied in this study because it addresses the unique circumstances and identities of Black women and clarifies the social, economic, and personal reasons for their entrepreneurship (Volery, 2007). The disadvantage theory of entrepreneurship aligns with the purpose statement because it focuses on understanding the experiences, obstacles, and biases that Black women face in pursuing business ownership (Eagly & Karau, 2002).

### **Introduction to Research Methodology and Design**

A qualitative methodology was best suited to show the lived experiences of Black women entrepreneurs. Qualitative research aims to describe relationships within an issue and to offer new insights, using data to support these findings (Bansal et al., 2018). A qualitative approach will display the data through lived and experienced events (Hoffding & Martiny, 2015). The research data consisted of Black women entrepreneurs from various generations, each offering different perspectives on their experiences, business ownership, and the barriers they faced. This method will explain the meaning of the research questions' phenomena, beliefs, philosophies, and temperament (Leedy & Ormond, 2010). The qualitative method enabled the investigator to draw conclusions from participants' dialogue, interviews, and transcript analysis (Trochim et al., 2016). Qualitative research provided a rigorous analysis that made meaningful contributions to the study's goals (Levitt et al., 2021). Qualitative research should address the 'why' and 'how' of shared experiences and argue that reliability is crucial for establishing the

accuracy of findings (Creswell & Creswell, 2017). The investigator integrated trustworthiness strategies into the research.

Creswell and Creswell (2017) explained that control variables in qualitative phenomenological inquiry are significant for guiding research. A phenomenological research design collects participants' lived experiences and helps identify common themes related to the phenomenon being investigated. A phenomenological investigation aims to set aside prejudged norms about individual experiences, feelings, and responses to problems or issues (Van Manen, 2017). The perspectives of Black women entrepreneurs provided a narrative that can be linked to other prevalent studies to substantiate the problem and aid in identifying common themes (Hammarberg et al., 2016). The phenomenological research design aimed to describe the fundamental nature of the participants' stories and understand their shared experiences (Larsen & Adu, 2021). The phenomenological research design was also relevant to the research because it captured the phenomena through interviews and the depiction of shared lived experiences of the participants (Groenewald, 2018). Examining this issue through the lens of phenomenology provided the best understanding of how Black women entrepreneurs approached the challenges faced in starting and sustaining businesses (Hoffding & Martiny, 2015).

### **Research Questions**

This qualitative phenomenological study aimed to explore the challenges and problems faced by Black women entrepreneurs as business owners. The following research questions guided this study:

#### ***RQ1***

What are the challenges that Black women entrepreneurs experience in starting a business?

***RQ2***

How do Black women entrepreneurs address the challenges they experience in sustaining a business in Georgia?

***RQ3***

How can Black women become successful entrepreneurs in starting a business in Georgia?

**Significance of the Study**

There is a gap in the literature on how Black women's entrepreneurship is perceived within their local culture, economy, and politics, which affects their communities' business affairs. Researchers have acknowledged that participants' experiences shape their views (Estrada et al., 2018). Therefore, researchers can defend the data analysis from the participants' individual, cultural, and past experiences (Raskin, 2011). The investigator relied on data collected from both participants and research to gain insights into perspectives on business ownership, entrepreneurship, and Georgia's history of small-business growth among Black women. The interview questions enabled the participants to communicate more candidly about the challenges and experiences of starting and sustaining their businesses.

This phenomenological investigation contributed to the body of knowledge on Black women's entrepreneurship in Georgia by examining participants' experiences and situating the data within the broader scholarly literature. The participants discussed the significance of barriers to business ownership and the challenges they face when interacting with financial institutions, investors, and local, state, and federal government programs. The study will inform local, state, and federal government programs, legislators, and lending institutions that are interested in encouraging and supporting the growth of Black women entrepreneurs. In the

future, this study may provide valuable insights for individuals interested in entrepreneurship, helping them recognize their abilities and challenges as Black female business owners. The research study can contribute to the field of Black women in entrepreneurship by allowing them to examine the experiences of other Black women in business and explore other options to help them succeed. The inquiry offered information to practitioners and others interested in research on Black women's entrepreneurship.

### **Definitions of Key Terms**

#### ***Discrimination***

Unfair conduct, whether intended or not, of people or culture-based associations that are not linked to status, skills, or past capabilities (Jackson, 2021).

#### ***Entrepreneur***

An entrepreneur is an innovator who is willing to take risks to establish a new product or business (Pattinson, 2016).

#### ***Gendered Racism***

A concurrent and combined form of domination that Black women experience because of their race and gender (Lewis & Neville, 2015).

### **Summary**

Chapter 1 introduced the proposed research by outlining the problem, purpose, and research questions. The gap in the literature and the study's significance were described. Intersectionality and disadvantage theories of entrepreneurship were significant in informing the theoretical frameworks employed in this phenomenological research. According to Van Manen (1990), qualitative phenomenology is the methodical effort to discover and explain the constructs of lived experiences. The study aimed to uncover the essential meanings of participants' shared

lived experiences, thereby deepening understanding of the phenomenon under study. The stories of Black women business owners are forgotten in research that examines processes that affect Black women or other minorities (Jackson, 2021). Therefore, it is essential to understand why Black women's businesses may not be as successful despite their continued hard work, given their limited social capital. Chapter 2 will provide a literature review of the theoretical frameworks and literature that discuss the challenges Black women face while seeking and sustaining business ownership.

## Chapter 2: Literature Review

The problem addressed in this study was the challenges that Black women entrepreneurs faced in starting and sustaining businesses in Georgia (Williams, 2024). The purpose of this qualitative phenomenological study was to explore the challenges that Black women entrepreneurs experience when starting a business in Georgia and to identify strategies that promote business sustainability and success. This chapter begins with a discussion of the two theoretical frameworks chosen for the study: intersectionality theory and the disadvantaged theory of entrepreneurship. Intersectionality theory was developed by Kimberlé Crenshaw (1989), who examined how multiple factors shape societal oppression and social inequalities. The theory states that gender, ethnicity, nationality, and other classifications do not act independently. The disadvantaged theory of entrepreneurship, as proposed by Ivan Light (1979), posits that experiences of financial exclusion, labor market disadvantages, and discrimination serve as obstacles to self-employment.

This chapter includes a comprehensive literature review based on topics relevant to this study. The theoretical frameworks that guided the study were intersectionality and the disadvantage theory of entrepreneurship. Other topics discussed in the literature review included gender and discrimination in the United States; the history of Black women entrepreneurs in the United States, early Black female entrepreneurs in the United States, minority entrepreneurs in the United States; entrepreneur/entrepreneurship in the United States; Black women entrepreneurs in Georgia, and the impact of COVID-19 on Black women entrepreneurs. The final section of this literature review addressed gaps in the literature on Black women entrepreneurs in Georgia and the strategies they employ to cope with the challenges they face in business, including gender discrimination and entrepreneurship. Sources for this literature review

included peer-reviewed journal articles, books, reports, websites, statistics, and the National University Library databases, including EBSCOhost, ProQuest, SAGE Journals, Statista, National University ProQuest Dissertations & Theses, ProQuest Dissertations & Theses Global, Wiley Online Library, and Google Scholar. Relevant references between 2017 and 2023 were reviewed, in addition to any seminal works that furthered the body of knowledge on each topic. Key terms and phrases used to garner peer-reviewed and seminal research *included Georgia, Black or African American women, Black female entrepreneurs, entrepreneurial start-ups, ethnicity and gender, minority entrepreneurs, Black female business owners, intersectionality theory, disadvantaged theory of entrepreneurship, and gender discrimination.*

### **Theoretical Framework**

The theoretical frameworks for this study were a combination of the Intersectionality Theory and the Disadvantaged Theory of Entrepreneurship. This study examined the intersection of race and gender to understand how racial and gender discrimination affect the challenges Black women face in starting and sustaining a business in Georgia. Intersectionality provided a context for understanding the way Black women's experiences were interdependently shaped by racism and sexism, which can be harmful when their capabilities are not acknowledged (Jones & Wade, 2020). Intersectionality theory links social classifications, including race, gender, status, and sexuality, and contends that individuals face oppression and discrimination at these intersections (Hill-Collins & Blige, 2020). Intersectionality constructs, such as race, gender, social classification, and discrimination experienced by Black women, place them at a disadvantage with a motivation for and a barrier to entrepreneurial action (Vorobeva, 2022).

### *Intersectionality Theory*

Kimberlé Crenshaw developed the intersectionality theory to explain how race and gender created several factors in Black women's lives (Ross et al., 2020). Intersectionality examines race, gender, sex, and other social categories as multifaceted, interconnected, and overlapping forms of oppression, focusing on how individuals' lives and behaviors relate to the experiences of marginalized groups (Kaushik & Walsh, 2018). Crenshaw theorized that race and gender are interconnected and cannot exist separately (Jones & Wade, 2019). Intersectionality theory was employed to examine the positioning of Black women, to liberate them and the communities in which they lived (Coles & Pasek, 2020). Advocates of the Black feminist movement recognize intersectionality and argue that Black women should have a voice and be acknowledged as a distinct group, as their interests are often overlooked within women's rights and the Black movement (Collins, 2018).

Crenshaw (1989) stated that the handling and perception of Black women were vital to understanding because societal connections and organizations significantly influenced their life experiences and employment. In America, Black women's experiences were rooted in the historical racial suffering of slavery (Johnson & Thompson, 2021). Black women have suffered gender racism for decades for being non-White, and the inimitable labels imposed on them signified a significant gap in literature (Orey & Zang, 2019). Intersectionality theory does not address how intersectionality marginalizes individuals; however, as a partisan claim, it emphasizes how the intersection of uniqueness can leave cultures oppressed (Harrison, 2017). Scholars can explore intersectionality theory to examine how data are obtained through the life experiences of individuals with diverse beliefs and knowledge of those differences (Ross et al., 2020).

Coles and Pasek (2020) argued that intersectional theory was used to better understand Black women and their roles within their communities. Several studies have highlighted the relevance of intersectionality to Black women, noting that their distinct experiences and influences significantly contribute to the challenges they encounter in business (Davis, 2012; Davis & Maldonado, 2015). Additionally, Davis (2012) referenced Gottfried's (1996) influential theoretical work, which posited that women often resist conforming to traditional societal expectations. Feminism emerged from the belief that women should have equal social, political, and economic rights with men (Deshpande, 2023). This philosophy was developed to support women and to change societal, cultural, financial, political, and theoretical relationships that have ostracized them and created unjust barriers (Davis & Maldonado, 2015).

Intersectionality theory was selected for this study because it aligned with the topic and revealed how varying magnitudes of social inequality shape the experiences of Black women entrepreneurs, thereby amplifying the effects of race, gender, and other forms of discrimination (Marlow & Martinez Dy, 2018). The selected framework was relevant to the study, as it informed the development of the problem statement, the purpose of the study, and the research questions by exploring the intersectionality of gender, race, and inequity in business ownership for Black women. Boston (2017) stated that intersectional theory is used in research to examine groups of individuals or individual and social issues affected by bias and discrimination. The intersecting identities provide insight into the challenges and biases faced by Black women (Carbado & Harris, 2019).

Cheshire (2012) stated that intersectionality theory was developed from a collection of ideas drawn from the experiences of ostracized women that differed from those encompassed in Western women's rights. A study by McNeal (2017) examined the lived experiences of African

American women in leadership roles within a K-12 school setting through the lens of intersectionality. The study's results revealed that African American female school leaders were still underrepresented as educational leaders and that the marginalizing issue still existed. In the study, the African American women reported that they had to work hard to prove themselves, constantly faced assumptions, were questioned by others, had to present their ideas with extreme confidence, and had their decisions continually challenged while maintaining their commitment to their students.

Intersectionality theory is used as a framework to examine how individuals, groups, or societal issues are affected by multiple forms of prejudice and disadvantage (Aleman, 2019). Intersectional theory posits that individuals face disadvantages stemming from multiple forms of oppression, including religion, race, identity, and social class (Crenshaw et al., 2015). A study by Davis (2012) examined how the intersection of race and gender identities affected leadership development as perceived by eight Black women executives in academia and business. The study revealed that, despite the obstacles posed by race and gender, these Black women demonstrated resilience in overcoming challenges to succeed in their leadership positions in academia and corporate America (Davis, 2012).

### ***Disadvantaged Theory of Entrepreneurship***

The disadvantage theory of entrepreneurship was conceptualized by Ivan Light, a theorist, who described it as self-employment among minorities facing opposition that prevented them from earning a living in the labor market (Light, 1979). The disadvantage theory of entrepreneurship posits that ethnic groups secure their livelihoods and survival by selecting self-employment opportunities in the labor market (Maalaoui et al., 2020). The disadvantaged theory of entrepreneurship was derived from the Great Depression Era (1929-1939), which represented

the most severe economic downturn in modern history (Thomas, 2017). During the Great Depression, Black women lost their jobs and suffered a disadvantage due to sexism and racism (Boyd, 1996). The Great Depression caused Black women to experience economic ruin when their jobs were replaced with White workers, and they had no choice but to accept domestic service jobs for lower pay (Boyd, 1996). Black women needed employment and started working for local services, and were offered jobs in the slave labor markets (Andrew, 2019). According to Andrew (2019), Black women who waited on street corners for stay-at-home White women to hire them for domestic tasks such as cleaning, cooking, or laundry were involved in what was referred to as the "slave market."

The disadvantage theory of entrepreneurship suggests that minorities, specifically Black Women, in response to blocked resources and labor opportunities, often choose opportunities such as self-employment (Light, 1989). Black Americans faced several resource constraints during the Great Depression that caused challenges for them in starting their businesses, including poverty, lack of resources, upper-class division in Black communities, and alternative ways to gain capital (Boyd, 1996). Black women were not focused on entrepreneurship during the Great Depression; they needed to earn income to support their families (Light, 1989). The minorities who owned businesses during that era were referred to as "survivalist entrepreneurs" because they sought to make a living (Boyd, 2020, p. 657). During the Great Depression, companies known as depression businesses were established, often owned by minorities, operating out of homes, basements, and old buildings. (Thomas, 2019). These businesses received support from other minorities but were soon closed due to challenges, resource constraints, and competition (Boyd, 2020).

Wingfield and Taylor (2015) described entrepreneurship in the United States as a once in a lifetime opportunity that embodies American principles of independence and financial freedom. The opportunity for disadvantaged individuals to become entrepreneurs was increasing; however, their engagement in these opportunities remained limited (Dy et al., 2017). Individuals who face multiple disadvantages often lack access to resources that could help increase their revenue, due to other biases and forms of discrimination (Maalaoui et al., 2020). Disadvantages of entrepreneurial resources arise from labor market challenges and employment difficulties, especially for low-income groups, which often drive them toward entrepreneurship (Demartino et al., 2011). Casey (2012) stated that lower-income individuals do not develop wealth because they lack access to social and financial resources. Research studies have shown that individuals with low income or limited financial resources who start businesses are more likely to fail, and the entrepreneurial blend may be detrimental to trade and industries (Acs, 2006; Acs & Kallas, 2007). However, disadvantaged individuals' encounter with entrepreneurship is a process fraught with challenges and should not be disregarded (de Clercq & Honig, 2011). Accessing capital to start new businesses has been challenging for women, minority women, and individuals from lower socioeconomic backgrounds (Scott & Hussain, 2019).

Women were considered poor due to their limited workforce participation, their narrower occupational inclinations, and effeminized forms of self-employment (Hoffnung, 2004; Carter et al., 2015). Female minority groups are consistently still one of the most socially and civically disadvantaged groups in the world (Mirza, 2015). Researchers found that, despite the challenges disadvantaged entrepreneurs faced in their everyday lives, self-efficacy had a profound impact on their success, and the resilience of these entrepreneurs further eased this relationship (McGee et al., 2009). Successful businesses are driven by resilience and self-efficacy. Disadvantaged

entrepreneurs tend to rate themselves highly in terms of self-efficacy and can effectively face and meet challenges with creative solutions (Santoro et al., 2020).

In a study conducted by DeCarlo and Lyons (1979), the characteristics of White and Black women, including age, education, business experiences, and marital status, were compared. The researchers found that Black women business owners were more disadvantaged than White women because they were older, uneducated, started businesses much later in life, and did not desire to get married. However, Black women had greater experience and knowledge prior to starting a business and a higher level of persistence, despite their disadvantages (DeCarlo & Lyons, 1979). The disadvantage theory of entrepreneurship was appropriate for this study as it explored factors affecting the success of Black women-owned businesses (Maalaoui et al., 2020). Applying the theory to the study, it was postulated that women entrepreneurs located their businesses in cultural environments to capitalize on service sales (Santoro et al., 2020). The disadvantage theory of entrepreneurship acknowledges physical disparities, limited resources, and the unfairness that hinders entrepreneurial success (Morgan, 2020). Applying the disadvantage theory of entrepreneurship to this study enabled an investigation of the practical challenges that Black women face, such as limited access to capital and markets (Maalaoui et al., 2020). The integration of the disadvantaged theory of entrepreneurship and intersectionality provided the framework for this study, which explored the multifaceted dynamics of entrepreneurship for Black women facing multiple disadvantages.

Despite the differences in frameworks, the intersectionality theory and the disadvantage theory of entrepreneurship share similarities. Intersectionality theory is comparable to the disadvantage theory of entrepreneurship and also addresses social, economic, and cultural factors that affect entrepreneurs' experiences (Crenshaw, 2006; Light, 1979). Aleman (2019) suggested

that intersectionality theory is a theoretical framework often used to analyze individuals, groups, or social issues affected by multiple disadvantages and biases. Crenshaw et al. (2015) indicated that the intersectionality theory assumes that individuals are disadvantaged because of their race, religion, class, sexual orientation, and other forms of oppression. This theory provided insight into addressing vulnerabilities that reflected the intersections of oppression and other disparities, thereby bringing visibility and inclusion to these constructs (Severs et al., 2016).

Willis (2019) conducted a study to explore the obstacles, challenges, and motivational issues that African American women face in pursuing entrepreneurship, and how these issues both enriched and sustained their businesses. The study revealed that American women business owners faced social obstacles and economic challenges that made their business success uncertain. However, these women in the study maintained their businesses and created their brands despite social and economic disparities. The recommendations for future research were suggested for African American women within the labor markets, stereotypes, and biases that affect disadvantaged groups. The intersectionality theory employed in this study does not explain how intersecting identities are ostracized; however, it does highlight their intersection. This aligns with the disadvantaged entrepreneurship theory because it highlights how intersecting identities can leave individuals or groups disadvantaged and vulnerable to oppression (Harrison, 2017).

Martinez Dy (2020) suggested that the philosophies of intersectionality and social identities, encompassing race, gender, and ethnicity, fully theorize the disadvantages associated with entrepreneurial activities. The disadvantaged theory of entrepreneurship and the intersectionality theory are related. Both theories provide a holistic view of Black women's experiences as disadvantaged business owners because of their socioeconomic background, and

their disadvantage because of intersecting identities. In another study conducted by James et al. (2022), Black women living in a foreign land were disadvantaged by the intersectionality of their identities, and entrepreneurship was not the right fit with their racial identity. The results found that Black women experienced discrimination and identity challenges linked to both their race and gender. These intersecting issues created tension with socially accepted opportunities for business engagement and the broader acceptance of their entrepreneurial approaches. This study argued that a disadvantaged identity candidly limited business opportunity.

The disadvantage theory of entrepreneurship and the intersectionality theory share a connection because both focus on understanding the factors that influence Black women's opportunities and experiences in an entrepreneurial setting (Anderson, 2022). The intersectionality theory acknowledges that Black women experience much frustration due to disadvantages and contends that they are confronted with privilege and discrimination due to the intersections of race and gender (Hill-Collins & Blige, 2020). The disadvantaged theory of entrepreneurship highlights socioeconomic personal histories, education, social prejudices, and access to resources that are obstacles for minorities, including Black women. Both theories are related because Black women faced economic disadvantages in business and limited opportunities for advancement (James et al., 2022). These factors create obstacles for Black women looking to launch or enlarge their businesses (Martinez Dy, 2020). Boyd (2020) suggested that individuals experience resource scarcity and that the disadvantage of lacking these resources prevents them from starting a business or forces them to work elsewhere. Herring (2004) determined that individuals who are disadvantaged and attempt to start a business face several challenges, including non-support and threats from other groups, legal impediments, and racism from consumers and lenders.

Butler (1991) referred to this variant of the disadvantage theory as a fiscal diversion that could motivate and diminish the stages of entrepreneurship. In a study conducted by Al-Faham et al. (2019), the intersectionality theory framework was examined, and the researchers suggested there were several social classifications, including class, race, gender, sexism, and ethnicity, which intersect at the minor point of a woman's experiences, indicating interconnecting systems of oppression and privilege on a large societal scale. The researchers found that, despite the various viewpoints on conceptualization and association, intersectionality could offer new research methods for other researchers and open opportunities for change and coalition-building in societies and popular groups. Intersectionality theory can be applied to Black Women entrepreneurs to understand how their experiences and barriers intersect with systemic discrimination and chauvinism (Tao, 2018).

However, the disadvantaged theory of entrepreneurship posits that minorities who are politically, economically, and socially disadvantaged are more likely to pursue entrepreneurship (Fatoki & Tilton, 2012). The disadvantage theory of entrepreneurship posits that Black women interested in entrepreneurship strive to rise above obstacles imposed by their disadvantaged status and intersectional identities (James et al., 2022). Entrepreneurship enables Black women to circumvent the challenges they face in the current labor market, as they are often denied the same opportunities due to systemic racism (Moody & Lewis, 2019). Both theories relate to the purpose of this study by forming a framework that recognizes the challenges experienced by Black women entrepreneurs (intersectionality) and their entrepreneurial reaction to these challenges (the disadvantage theory of entrepreneurship) (Crenshaw, 1989; Light, 1999).

Both theories provided a comprehensive framework for understanding the unique

experiences and motivations of Black women entrepreneurs (Hill-Collins & Blige, 2020; Maalaoui et al., 2020). Intersectionality offers a lens for understanding the distinctive challenges faced by Black women arising from the intersection of race and gender. At the same time, the disadvantage theory of entrepreneurship explains why people become entrepreneurs (Martinez Dy, 2020). For example, in a study by Dowell (2020), the researcher sought to understand how Black women bloggers described their lived experiences of working alone in their digital businesses and the implications of their racial and gender identities within nontraditional work approaches. The results revealed that being an African American woman blogger meant engaging in entrepreneurial activities, working toward financial solvency, taking pride in their racial identity, and creating and delivering content as a blogger. The study's findings helped promote social change by raising politicians' awareness of the issues of equity, access, and opportunities for marginalized individuals seeking to become digital entrepreneurs.

The frameworks of intersectionality and the disadvantage theory of entrepreneurship were used in this study to investigate and understand the causes, experiences, and outcomes of Black women in digital entrepreneurship (Dowell, 2020). The disadvantaged theory of entrepreneurship and intersectionality theory enable scholars to examine how entrepreneurs navigate multiple levels of discrimination, face diverse challenges, and devise unique strategies for entrepreneurial success (Willis, 2023). By integrating intersectional and disadvantaged entrepreneurship theories, this study examined the challenges Black women entrepreneurs face when starting businesses in Georgia and identified strategies to ensure business sustainability and success.

## **Gender Discrimination in the United States**

Compared with men, women are at a disadvantage in starting and sustaining a business (Wingfield & Taylor, 2016). In the United States of America, the human rights of women have been among the most notable accomplishments in worldwide protection, suffrage, and equal rights (Adams, 2015). Women throughout history have been victimized and discriminated against because of the color of their skin and societal class (Wingfield & Taylor, 2016). Some of the issues women have faced were a lack of legal rights, autonomy from families and spouses, and gender discrimination (Adams, 2015). Women were perceived to be intellectually inferior to men, and gender discrimination was one of the reasons Black women were underrepresented in entrepreneurship (Brewer, 2016).

Longstanding racism, encompassing acknowledging biases, labels, and impoverishment were all universal barriers that segregated the employment of Black women (Kroeger & Wright, 2021). Paromita and Taylor (2019) found that Black women entrepreneurs devote considerable time to addressing challenges related to their individual identities, which directly affect their businesses. Black women encounter persistent stereotypes concerning their personal attributes and professional abilities, which influence their experiences as entrepreneurs (Wallace, 2020). The stereotypes Black women entrepreneurs face include being perceived as unprofessional, unapproachable, having a bad attitude, being unable to work with customers, being judged by their tone of voice, hairstyles, and clothing, and not displaying good business practices (Coles & Pasek, 2020). However, the negative perceptions of Black women entrepreneurs had a substantial effect on them (Wallace, 2020). Black women working in White organizations were likely to experience isolation, ostracism, conflict, and degradation despite the positive qualities they have to offer the organization (Pichon & Mutakabbir, 2021). Black

women entrepreneurs have developed effective strategies to overcome stereotyping and address discrimination, ultimately creating successful long-term careers (Cook & Glass, 2016).

### **History of Black Women Entrepreneurs in the United States**

From 1619 to 1865 in the United States, African American women and men were denied the liberties of freedom, justice, and human and civil rights, as enslaved people, which included voting, being landowners, owning businesses, and learning to read or write (Hine & Thompson, 1999). African American women in slavery sometimes worked the same jobs as African American men (Cook & Glass, 2016). They had other chores, including sewing, working in the fields, cooking, caring for children, and household tasks (Lerner & Lerner, 1992). African American women were placed purposely in the same house as their masters. They were forced to engage in sexual activities or sexually assault without any regard for their families, which sometimes led to the reproduction of mixed children (Hallam, 2004). The reality of enslaved African American women was different from that of the men because they had to deal with sexual, physical, and mental abuse (Lerner & Lerner, 1992). There are solid links between the long-suffering of African American women in the past and the modernized oppression these women experience in life today (Hallam, 2004).

Some African American women were not free unless their master's captivity was bought by an African American man looking for a wife or freedom granted upon the master's death (Lerner & Lerner, 1992). Other African American women who were enslaved had to buy their freedom using money they earned from outside resources (Hine & Thompson, 1998). African American women who did not have a choice but to be enslaved often ran away or accepted low-paying, submissive roles in order to be free (Lerner & Lerner, 1992). Throughout history, enslaved African American women faced extremely harsh conditions, and Western philosophies

continue to affect employment opportunities for African American women today (Underwood, 1985). Racism persisted even after President Abraham Lincoln signed the Emancipation Proclamation in 1865 and continued to shape socioeconomic problems in the U.S. (Lerner & Lerner, 1992).

During the Civil War Era, African American women had the opportunity to become entrepreneurs because they had to create employment for themselves (Bell, 2017). Male family members died during the Civil War, and Black women had no choice but to find a way to make money (Hine & Thompson, 1998). According to Bell (2017), the disadvantage theory of entrepreneurship is supported by the experiences of Black women throughout history, who often drew on the knowledge and lessons passed down from mothers and grandmothers. The experiences of mothers and grandmothers helped them learn to address disadvantages associated with being a Black woman (Higgins & Silberman, 1998).

### **Early Black Female Entrepreneurs in the United States**

Black female entrepreneurs in the U.S. have a historical presence dating back to the early 1600s, originating in Africa and continuing as both enslaved and free women in the Americas (National Women's Business Council, 2012). Black entrepreneurs migrated from Africa to America, bringing their knowledge and skills from their countries of origin (Smith, 2002). In Africa, female entrepreneurs were familiar with their country's economy and policies (Banks, 2019). They had experience with finances, buying property, making survival-related decisions, caring for their families, and using creative methods to earn income (Smith, 2002). Banks (2019) stated that women of African descent brought skills and resources to the Americas, including farming, sewing, gardening, basket weaving, knowledge of medicine and healing, and cleaning services. Black women in the Colonial and Antebellum Eras unknowingly used their talents to

create self-employment and small businesses that generated the funds needed to purchase their freedom and to pass on their knowledge to their descendants (Smith, 2002).

Other Black female entrepreneurs did not focus on earning money but instead applied their skills to influence and raise ongoing awareness in their communities (Banks, 2019). Female entrepreneurs used their homes as hotels to house individuals, schools to teach children, and churches (Smith, 2002). Their experiences were neither documented nor made public; instead, they were disregarded and belittled as contributions to United States history (Banks, 2019). Black female business owners became a resource for their communities by offering goods and services that were not accessible to them (Lerner & Lerner, 1992). Black females were known inventors of products and developed systems to make their work as enslaved people more efficient (Hine & Thompson, 1998). Without any resources, education, or capital, Black females were motivated to develop products or offer services needed in the community while creating businesses that were suppressed by the means to grow (Smith, 2002).

Sara Breedlove, known as Madam C. J. Walker, was born to free people in the 1890s and developed a hair care business after losing her hair from chemical exposure at a job she held (Editors, History.com, 2009). McNeil (2019) stated that Walker developed hair care products by conducting part-time experiments while working for a company that sold similar products, and that she learned the trade from her employers. As a result of working, Walker learned the formula used by her employer and perfected it over time, naming it “Madam Walker’s Wonderful Hair Grower” (Keller, 2020). Walker faced several challenges that almost prevented her from starting her business (McNeil, 2019). Walker could not secure any investments and no money to expand the business because Black females were prohibited from owning or managing businesses (Keller, 2020).

Walker recruited the help of Booker T. Washington, the founder and leader of the National Negro Business League, but he did not provide her with any support (Freeman & Milway, 2020). Walker faced numerous challenges that prevented her from starting her business, including land ownership, capital constraints, discrimination, and limited access to education (McNeil, 2019). Walker made the products in her home because she needed a secure warehouse (Keller, 2020). After overcoming significant challenges throughout her life, Walker became the first Black female entrepreneur in the United States to achieve a net worth of \$1 million in the late 1900s. (McNeil, 2019). There is a paucity of literature on other Black female entrepreneurs; however, evidence of their existence is available. Other Black female entrepreneurs in the early 1900s were Elizabeth Keckley, a mender and philanthropist; Clara Brown, who owned a laundry business; Annie Turnbo Malone, inventor of a hair product line for Black hair care; and Ida B. Wells, writer and a founding member of the National Association for the Advancement of Colored People (NAACP) (Prieto & Phipps, 2021; Smith, 2002).

Elizabeth Keckley was born on February 1, 1818, to enslaved parents George Pleasant and Agnes Hobbs, and was owned by Colonel A. Burnwell's family in Virginia (Brink, 2023). Keckley's birth name was Hobbs, taken after her mother, because her parents were not allowed to marry (Keckley, 2001). Keckley's father was taken from her when she was around the age of 8 by his owner when they relocated to Tennessee (Brink, 2023). Kelsey and her mother communicated with her father through letters until they stopped hearing from him (Lewis, 2016). Keckley was expected to fulfill responsibilities typical of 19th-century women, including child care, cooking, household maintenance, sewing, reading, and writing—although reading and writing were forbidden at the time (Brink, 2023).

At the age of 14, Kelsey was taken from her mother and loaned to live in Hillsboro,

North Carolina (Brink, 2023). Kelsey suffered greatly at the hands of Alexander Kirkland, who raped her and kept her for four years as his mistress (Kelsey, 2001). From this union, Kelsey gave birth to a son named George (Brink, 2023). Kirkland died when George was an infant, and Kelsey and their son became the property of Anne Burnwell and her husband, Hugh Garland, who were married (Kelsey, 2001). Garland moved his family and enslaved people to St. Louis, Missouri (Brink, 2023). Garland needed money and allowed Kelsey to work as a fashion designer and seamstress for anyone who could pay (Lewis, 2016). Kelsey created Garland's success, caring for 17 people in his household for two years (Kelsey, 2001).

Kelsey purchased the freedom of herself and her son for \$ 1,200 from Anne Burnwell Garland (Brink, 2023). Kelsey married James Kelsey, a man who lied about being free and separated from him after eight years of marriage (Kelsey, 2001). Kelsey became a businesswoman and relocated from Baltimore, Maryland, to Washington, D.C., where she established a dressmaking business, creating clothing for the wives of prominent figures such as Jefferson Davis, Edwin Stanton, and Stephen Douglas (Lewis, 2016). Kelsey became a friend and the dressmaker for Abraham Lincoln's wife, Mary Todd Lincoln (Brink, 2023). Kelsey's son, George, entered the Union Army in 1861 and died in the battle of Lexington, Missouri (Kelsey, 2001).

In 1862, Kelsey assisted in establishing the Contraband Relief Association, an organization founded to educate runaway slaves, and the Home for Destitute Women and Children (Brink, 2023). Kelsey opened a sewing school, which she used as a cover to teach reading and writing to other Black Americans (Kelsey, 2001). Kelsey was also a brilliant writer who shared her gifts of sewing, education, her journey from slavery to freedom, and her life with Mary Todd Lincoln (Lewis, 2016). Kelsey also worked to help other Black men and women gain

their freedom (Kelsey, 2001). Kelsey's clothing designs are preserved in the Anacostia Neighborhood Collection and are housed at the Smithsonian Institution in Washington, D.C. (Brink, 2023).

Clara Brown was born in Virginia as an enslaved person around 1803 (Baker, 2003). She worked in the tobacco fields with her mother (Donovan, 1999). Brown's enslaver was Ambrose Smith, who moved his family to Kentucky (Sherrow, 2016). Brown was married at the age of 18 to another enslaved person named Richard (Baker, 2003). From this union, four children were born, and one died as a child (Baker, 2003). Brown's master died, and her family was auctioned off in 1835 (Donovan, 1999). She was sold to a Kentucky plantation owner named George Brown and took his last name (Bolden, 1996). He tried to help Clara find her children but was unsuccessful (Baker, 2003). George Brown wrote in his will that Clara Brown be set free upon his death and was free at 57 (Donovan, 1999).

Brown was the first Black woman to travel across the U. S. during the 19th-century gold rush in California (Sherrow, 2016). She moved to Colorado in 1859 and started a laundry business using the cabin she lived in and sold meals to newcomers (Bolden, 1996). She worked with a partner to expand her business (Sherrow, 2016). Brown also worked as a midwife and nursemaid and founded the Sunday School at St. James Methodist Church, the first church in the region (Wagner, 2007). Brown worked for about seven years and saved approximately \$10,000 to invest in real estate, mines, claims, and empty lots (Bolden, 1996). Brown earned enough money to reunite some of her family, who were scattered across the continent, and help other enslaved people come West (Bolden, 1996).

Brown found out that her eldest daughter had died (Sherrow, 2016). Brown was united with her other daughter Elize Jane (Baker, 2003). In 1882, Brown found her daughter in

Iowa (Sherrow, 2016). Elize Jane and her daughter went to Auraria, near Denver to live with Brown (Donovan, 1999). Brown assisted other Black women who wanted to attend Ohio's Oberlin Collegiate College until 1950 (Sherrow, 2016).

Brown died in 1885 in Denver, Colorado (Donovan, 1999). At her funeral, the mayor of Denver and the governor of Colorado attended (Bolden, 1996). Brown was an honored member of the Society of Colorado Pioneers, making her the first Black American woman to be inducted (Wagner, 2007). In the Opera House in Central City, in memorial and honor of Clara Brown, a stained-glass window is in the State Capitol of Colorado dedicated to Brown (Sherrow, 2016). Brown's estate at her death was worth more than \$10,000 (Baker, 2003).

Annie Turnbo Malone invented a hair product line (Phelan, 2023). She was born on August 9, 1869, to former slave parents, Robert and Isabella Turnbo, and lived in Kentucky (Herrington, 2003). Malone's father, Robert, served in the Union Army in the Civil War (Sherrow, 2016). After the war, Malone's father relocated the family to Illinois (Phelan, 2023). Malone attended Illinois school and left before graduating due to an illness (Herrington, 2023). Malone, a teenager, showed an interest in hair care and hair products (Sherrow, 2016).

Malone returned to school in the 1900s, studied chemistry to learn about chemical products, and created a hair-growth formula that she later marketed (Phelan, 2023). The hair care products were a great success (Herrington, 2023). Malone moved to St. Louis, Missouri, to reach a larger market and began selling products door-to-door (Sherrow, 2016). Malone sold her products at the St. Louis World's Fair in 1904, which provided her with positive marketing (Phelan, 2023). Malone grew her business by presenting her hair care products nationwide and by advertising in Black magazines and newspapers (Boyd, 2020). Malone's diversified product line included a beauty line, perm kits, hair-growth serums, and pomades (Herrington, 2023).

Malone set up a contracting practice across the county to manage sales (Phelan, 2023). In 1906, Malone established the Pori brand to control counterfeit versions of her hair care product line (Boyd, 2020). In 1910, the first factory was built, and in 1917 it was remodeled into the first Poro College (Herrington, 2023). The college had a factory, a class, and a public center (Sherrow, 2016). In 1914, Anne married Aaron Malone (Herrington, 2023). She became immersed in Republican politics and philanthropy (Phelan, 2023). In 1924, Malone became the world's first Black renowned self-made millionaire (Boyd, 2020).

In the 1930s, her net worth was \$14 million (Herrington, 2023). Malone was a lucrative businesswoman. She effectively utilized franchising to expand her sales empire (Phelan, 2023). Pro colleges and production centers were established across the country, targeting women with the promise of making them self-sufficient and financially independent (Herrington, 2023). Women also received skills that could benefit them outside of college. Sara Breedlove Walker attended Pro College and became one of Malone's fiercest competitors (Sherrow, 2016). Malone was a manager without experience in financial management (Boyd, 2020).

Ingham and Feldman (1994) stated that Malone was very generous with her money and was taken advantage of by her husband, dishonest employees, and outsiders (Sherrow, 2016). Malone was repeatedly sued for failing to pay her federal taxes (Herrington, 2023). In 1951, Malone's business was seized due to unpaid taxes (Phelan, 2023). Subsequently, Malone's business began to deteriorate, as advised by competent financial managers (Ingham & Feld, 1994). Malone died May 10, 1957, in Chicago (Herrington, 2023). Malone created a successful business despite the racial and social barriers she faced, and today, she continues to serve as a role model for minority groups (Boyd, 2020).

Ida B. Wells, an enslaved individual, was born on July 16, 1852, in Holly Springs,

Mississippi (Schechter, 2001). In 1878, Wells' parents and young brother died from yellow fever (Burwell & Tucker, 2005). Wells worked as a rural schoolteacher for several years to support her siblings (Holt, 1982). Wells worked as a freelance writer, which led to her career as a news journalist and editor (McBroom, 2022). Wells rose to fame working at the newspaper, writing articles, and giving lectures against lynching (Holt, 1982). Wells established a reputation as a publisher, and in 1890, authored two pamphlets entitled *The Southern Horrors* and *The Red Record* (Giddings, 1988). Wells married a reporter and civil rights advocate in 1895 named Ferdinand Lee Barnett (Burwell & Tucker, 2005).

Wells spent a considerable amount of time during the civic reform era and gained popularity as an investigative reporter into the causes of the race uprising (Schechter, 2001). Wells disagreed with Booker T. Washington's accommodationist program even though she was one of the document's signers (Holt, 1982). The document was titled "The Call," inviting prestigious Americans, both Black and White, to a symposium that would form the NAACP (McBroom, 2022). Wells was a founder of the NAACP and found it too cooperative with Whites (Burwell & Tucker, 2005). Wells experienced the division of the South on numerous occasions (Tucker, 1971). As a schoolteacher, she purchased a first-class train ticket, and the conductor ordered her to move to the car for Black passengers (Schechter, 2001). She brought the case to court and prevailed, but the Supreme Court reversed the decision (McMurray, 1988). In 1891, she was fired from her job as a schoolteacher because she wrote articles condemning the quality of Black children's education due to segregated schools (McBroom, 2022). In 1892, three of Wells' friends were lynched in Memphis, Tennessee (Tucker, 1971). The newspaper *Free Speech and Headlight*, which Wells owned and edited, openly condemned the killings (McMurray, 1988). A mob of White people destroyed the newspaper (Burwell & Tucker, 2005). After this

occurrence, Wells became an advocate for life against lynching (McBroom, 2022). She wrote articles in the *New York Age*, *Chicago Conservator*, and lectured in the United States and Great Britain against lynching (Schechter, 2001).

Wells demanded that lynching be stopped and called it a national crime (Giddings, 1988). Wells dedicated her life to the injustice of Blacks who fell prey to lynching and race riots (McBroom, 2022). Wells worked with other Black women in Chicago, convincing them of the policies of the Women's Christian Temperance Union and the National American Woman Suffrage Association (McMurray, 1988). Wells publicly debated Booker T. Washington on the topic of Black growth and improvement (Schechter, 2001). Following the Ku Klux Klan's formation in the 1920s, Wells became even more dissatisfied with race relations in the United States (Burwell & Tucker, 2005). She was drawn to Marcus Garvey's Universal Negro Improvement Association because its mission focused on Black support, financial independence, and the instillation of a new sense of ethnic awareness among Black people (McBroom, 2022). Ultimately, Wells felt that she had no further influence as an advocate for racial justice (Schechter, 2001). She began writing her autobiography and continued it until her death on March 25, 1931, in Chicago (Burwell & Tucker, 2005).

Black women took chances and were not as practical as their White counterparts due to the impact of slavery and racism. However, they took the time to develop and participate in businesses in an emerging environment (National Women's Business Council, 2012). During the 19th and 20th centuries, due to Jim Crow laws and the Civil Rights Movement, businesses catering to Black women flourished as business relations shifted (Bank, 2019). The shift caused racial tension and segregation to rise, leaving Black customers in the position to patronize Black female entrepreneurs instead of going to White businesses for goods or services (National

Women's Business Council, 2012). Black female entrepreneurs were motivated to start businesses by a desire for freedom and flexibility in generating income (Akehurst et al., 2012). Other Black female entrepreneurs established businesses to be free to use their talents, build families, and achieve work-life balance (Ahmad, 2014).

Black female entrepreneurs created opportunities to become independent, earn money, and pursue their self-interests (Sims et al., 2015). The path of entrepreneurship has been designed to eliminate poverty, and it is an excellent source of self-employment, innovation, and economic development (Lee & Rodriguez-Pose, 2020). Black women have faced challenges in pursuing self-employment. Black businesses have lagged behind minority groups in growth and sustainability for decades (Howard, 2019). In Atlanta and across the state of Georgia, Black entrepreneurs have faced a surge of disproportionate challenges in business ownership, and they have less capital to expand and advance their businesses than White entrepreneurs (Urban League of Greater Atlanta, 2022). Howard (2019) stated that 61% of Black women use their money to start businesses. Businesses owned by Black women have been identified as having gaps in the marketplace because access to capital and other resources is not aligned with their needs (Gold, 2016).

Entrepreneurship historically established the perception of men, particularly White men, as predominant business owners, which in turn contributed to the marginalization of women entrepreneurs and significantly underrepresented successful Black women-owned businesses (Sims et al., 2015). Researchers have conducted qualitative studies of Black female entrepreneurs, investigating their motivations for pursuing entrepreneurial ventures despite the barriers and challenges they face (Bailey, 2011). Kamberidou (2020) concluded that Black women entrepreneurs interested in entrepreneurship were enthusiastic about owning a business

and sought work-life balance, as well as opportunities to overcome societal obstacles. Another study, conducted by Lyon & Zhang (2018), found that other minorities and women would advance in business if they had the education and knowledge to make strategic decisions for long-term success. Minority entrepreneurs constitute a significant share of the United States economy, and the minority population is expected to continue growing, thereby increasing minority entrepreneurship (McManus, 2016).

### **Minority Entrepreneurs in the United States**

A minority business is one owned by people exposed to cultural or ethnic bias or gender bias because of their individuality as members of an interest group (Blount et al., 2013). Minority entrepreneurship is defined as enterprises owned by a non-Hispanic White individual from a minority group or by individuals of a different ethnicity within the same country (Mercado, 2023). Some women were more reluctant than men to start a business due to their familial ties and concerns about independence (Rey-Marti et al., 2015). A study conducted by Global Entrepreneurship revealed that 187 million businesses were created, owned, and operated by women (Etim & Iwu, 2019). The scarcity of literature focusing on women entrepreneurs contributed to the perception that entrepreneurship was predominantly male, as academic research addressing women business owners did not emerge until the 1980s (Yadav & Unni, 2016).

According to the United States Department of Commerce (1996), there were significant errors in the 1987 census of women entrepreneurs, and the U.S. did not begin tracking women-owned businesses until 1972, when it recorded 402,000. In 1996, the Small Business Administration created the Women-Owned Small Business Program (SBA, 2018b). The Women-Owned Small Business Program classification remains unchanged today (SBA, 2018).

To be eligible for the program, the requirements include: (a) the Small Business Administration must define a women-own business; (b) the women-owned business must be 51% owned and operated by one or more women born in the United States as a citizen; c) women must oversee the day to day decisions and procedures; and d) have certification from a federal agency, state government, the Small Business Administration or an approved endorsing entity approved by the Small Business Administration (Congressional et al., 2022).

The entrepreneurial field is highly challenging for women, and being a Black woman in a small business is doubly challenging due to organizational and economic shifts over the last 30 years that affect both women and minorities (Smith, 2002). Bates et al. (2018) conducted a study analyzing significant components of minority entrepreneurship. Bates et al. (2018) found that minorities were confronted with racial discrimination, access to capital, no market access, and a lack of education and skills. Americans are grouped according to where they came from, and researchers often combine native-born minorities and immigrants into groups of minority entrepreneurs because of different language abilities and competencies. More opportunities for Black entrepreneurs and minorities are growing (Shane & Venkataraman, 2000). According to the 2020 Census, there were 1.1 million ethnically minority entrepreneurs who contributed \$14 trillion or more in annual earnings to the economy (United States Census Bureau, 2021). Nonetheless, the scholarly literature primarily examines ongoing disparities in minority access to financing, markets, academic and educational opportunities, and the work experience available to White entrepreneurs (Benton & Hwang, 2023).

Several researchers who studied minority entrepreneurship found the interpretation of minorities as business owners experience incredibly low progress and attainment due to significant challenges in accessing the area (Jackson & Sanyal, 2019; Blanchett et al., 2019).

Another study, conducted by Aspaas (2004), analyzed the professional and decision-making skills of minorities, including Hispanic, Black, and Indian women, in terms of their interactions, home life, financial, and personal connections. Bates (2022) found similarities between women's need to invest in their communities and differences in the extent of community investment in their businesses. The findings revealed that Black communities had the lowest investment, followed by Hispanics and Native Americans (Aspaas, 2004). In a quantitative study, Adkins & Samaras (2013) compared the challenges faced by minorities and non-minorities. Inequalities among racial ranks describe the entrepreneurial space, and minorities are substantially underrepresented (Smith & Ibrahim, 2013). Samaras (2013) concluded that minorities faced more obstacles in accessing capital, utilizing social media, and making informed business decisions. There are substantial differences in entrepreneurship among minority groups, and African Americans still tend to have the lowest numbers (Fairlie & Robb, 2007).

Minorities are less likely to start their own businesses, but those who do tend to underperform financially compared to their non-minority counterparts (Fairlie et al., 2016). Minority-owned businesses earn less than half as much as non-minority-owned businesses and are unprofitable, with an exceptionally high failure rate (Hipple & Hammond, 2016). Despite numerous programs created to promote minority entrepreneurship, obstacles rooted in racial bias persist (Berdejo, 2021). Minority entrepreneurs are underrepresented relative to their population share; however, entrepreneurship among minority groups is on the rise (Garcia et al., 2023). The largest minority groups, Black/African Americans, and Hispanics, own disproportionately fewer businesses than their non-Hispanic White counterparts, and the share of smaller groups, such as Asians and American Indians, is closer or equal to parity (McManus, 2016).

## **Entrepreneurs/Entrepreneurship in the United States**

The term entrepreneur refers to an individual involved in creating a business, engaging in self-employment, or owning a small business, including those who have purchased an existing business (Daspit et al., 2023). The path of entrepreneurship has been designed to eliminate poverty, and it is an excellent source of innovation and economic development (Lee & Rodriguez-Pose, 2020). Many researchers believed that self-employed small business owners were entrepreneurs because of their entrepreneurial characteristics (Perez, 2018). Financial independence and flexibility are the main incentives for minorities to start their businesses (Eyal-Cohen, 2021). For many minorities, entrepreneurship often arises from experiences of job discrimination (Howard, 2020). Minorities faced numerous challenges in starting their businesses, and entrepreneurship provided them with the opportunity to earn income and survive (Ratten & Dana, 2019).

Minority groups encounter challenges related to training and education, as well as limited access to personal experience, business knowledge, resources, qualifications, and various sociocultural factors (Urangi, 2022). Weber (1930) explored how discrimination based on factors like gender, race, and religion can prevent minorities from participating fully in traditional labor markets, holding certain groups back from success. Black women start their businesses primarily to launch their own companies and to improve their financial situation (Kelly et al., 2021). However, researchers have examined challenges related to the likelihood of ethnic minorities succeeding in entrepreneurship (Hanks et al., 2022). Entrepreneurship does not involve just creating a business, and it is comprised of two things: (a) opportunities and (b) people willing to take advantage of the opportunities (Shane & Venkataraman, 2000). According to Harper-Anderson and Gooden (2016), entrepreneurship will always be a probable means to decrease

unfairness and scarcity in inner-city communities.

Wingfield and Taylor (2016) viewed entrepreneurship as an interest that embodies American ideas of independence and innovation, a pathway that allows anyone, regardless of race, age, gender, or social class, to achieve the American Dream. Entrepreneurship plays a significant role in public health and prosperity (Feng et al., 2018). Entrepreneurship is a remarkable instrument that has driven lucrative growth and supported modernization, and it is required not only to capitalize on new opportunities but also to stimulate productivity, generate jobs, and address societal issues (Perez, 2018). Entrepreneurship is also an integral part of a business's existence and a natural phenomenon often sustained by the entrepreneurial capabilities to embrace change and learning (Hanks et al., 2022). Entrepreneurial practices enable individuals to persevere and navigate uncertainty in business (Kelly et al., 2021). However, to comprehend the definition of entrepreneurship, one must examine entrepreneurial abilities to recognize and distinguish entrepreneurial practices in business (Eyal-Cohen, 2021).

### **Black Women Entrepreneurs in the United States**

Over the past two decades, the number of Black women-owned businesses in the United States has increased by an average of 259 enterprises per day (The State of Minority Business, 2017). According to Link & Strong (2016), research on minority entrepreneurship remains limited. Romero and Valdez (2016) acknowledged that researchers examining entrepreneurship among minority women focused primarily on ethnic entrepreneurship. Brown (2022) found in a study of women entrepreneurs that there were no significant differences between women entrepreneurs and minority women entrepreneurs; however, the number of Black women pursuing self-employment continued to increase. Previous research indicates that Black women have pursued entrepreneurship to address limited employment opportunities, often engaging in

subsistence entrepreneurship rather than achieving sustained business growth (Bates & Tuck, 2014; Gibson et al., 2014).

A significant proportion of Black women who own businesses hold a bachelor's degree: 37.9% have one, and 19.1% hold a master's degree, which is 10% higher than the national rate of 23.5% (Perry et al., 2023). Educational institutions are preparing Black women to learn and practice entrepreneurship and equipping them with the skills to overcome any limitations they may encounter (Boldureanu et al., 2020). According to Goldman Sachs & Babson College (2020), Black women frequently earned the lowest median incomes. Black women-owned businesses generally raise an estimated \$42,000 to start, compared to White-owned businesses, which have approximately \$1.14 million in start-up funding (Digital Undivided, 2018). Most Black women-owned businesses struggle or fail due to limited access to funding, compounded by societal stigmas that limit the amounts they can borrow (Umoh, 2020). Black women often allocate their personal financial resources to support business ventures (Hannon, 2018).

In 2017, Black women owned 19% (2,205,300) of businesses, employed 398,400 employees, and generated \$56 billion in revenue. The number of businesses grew 14% between 1997 and 2017 (The State of Minority Businesses, 2017). Between 2017 and 2018, Black women-owned businesses increased by 20% (2,402,600) and accounted for the highest number of firms among minority groups, producing \$24,700 per firm (Minority Business Development Agency, 2018). Between 2018 and 2019, Black women-owned businesses grew by 21% (2,681,200). However, they still accounted for the highest number of firms among all minority groups, and their revenue remained unchanged (Minority Business Development Agency, 2019). Between 2014 and 2019, the number of Black women's businesses increased by 50%, and Black women were the largest demographic of women-owned businesses in the U.S. (Dure, 2021).

During this time, Black women started new businesses at a rate of 17%, compared to 10% for White women and 15% for White men (Kelley et al., 2021). Between 2017 and 2020, businesses owned by Black women increased by 52,374, representing a 37.2% rise, and by 1.76% overall (Perry et al., 2023). Data from the University of California, Santa Cruz, indicated that the number of business owners increased by 30% from 2020 to 2021, and 17% of Black women were running or starting a business in 2021 (Lynch, 2023).

In 2021, a Small Business Trends survey conducted by the Small Business Trends Alliance reported that Black women entrepreneurs (46%) had the largest number of women small business owners than any other segment (PR Wire, 2021). Sahadi (2022) reported that Black entrepreneurs, including women, continue to face obstacles despite owning only 2% of all businesses in the United States. Black women-owned businesses encountered challenges similar to those faced by other women entrepreneurs, such as insufficient access to capital, apprehension, and difficulties generating income (Gines, 2017). Testers were used in a study conducted by the National Community Reinvestment Coalition (2019). The testers for the study included people from different races and were part of 54 financial organizations in Atlanta, Georgia, and Washington, D.C. The results revealed that women, in general, experience greater difficulty obtaining a business loan than men, and Black women undergo a more difficult application process with banking staff. Black women entrepreneurs were resilient and used coping strategies to address discrimination, including walking, praying, and managing stress that could affect their business success (Jackson & Sanyal, 2019).

### **Black Women Entrepreneurs in Georgia**

Black women have faced challenges in pursuing self-employment. Black businesses have lagged behind minority groups in growth and sustainability for decades (Howard, 2019). In

Atlanta and across the state of Georgia, Black entrepreneurs have faced a surge of disproportionate challenges in business ownership, and they have less capital to expand and advance their businesses than White entrepreneurs (Urban League of Greater Atlanta, 2022). Howard (2019) stated that 61% of Black women use their money to start businesses. Research has indicated that Black women-owned businesses experience marketplace disparities due to misalignment between their needs and access to capital and other essential resources (Gold, 2016).

Annually, all 50 U.S. states are evaluated for their economic performance based on metrics such as growth and employment generated by Black women-owned businesses (Minority Division Agency, 2017, 2018, 2019). Between 1997 and 2017, Georgia ranked 5th for the growth of Black women-owned businesses in the United States (Minority Business Development Agency, 2017). Between 2007 and 2018, Georgia tied with Iowa for 8th in the growth of Black women-owned businesses in the United States (Minority Business Development Agency, 2018). Between 2014 and 2019, Georgia ranked #1 (Business Development Agency, 2019). Beilby (2021) noted that Georgia ranks third in the number of Black women-owned employer businesses, at 1.84%, and fourth in the number of Black women-owned businesses with the largest population in the United States, at 33.5%. In 2021, the state of Georgia paid homage to the original Black Wall Street in Tulsa, Oklahoma, by celebrating the 100th anniversary of its destruction. This tribute was marked by the opening of a hub featuring 50 registered Black owned businesses, including those led by Black women in Stonecrest, Georgia, known as the New Wall Street (Hansen, 2022).

The New Black Wall Street also housed the Allen Entrepreneurial Institute, which provides training, funding sources, seminars, instructional programming, and various business resources

to support entrepreneurs and companies (Brown, 2022). From 2019 to 2023, Black women-owned businesses in the United States experienced remarkable growth of 13.9% and 14.9% in terms of jobs created and income, respectively, compared to all women-owned and Black men-owned businesses (Mashayehi, 2020). Black women entrepreneurs are steadily advancing and outperforming those who lack the necessary skills to manage a business (Tisdale et al., 2018). However, proprietors of Black women-owned businesses seek new ways to address discrimination and create new opportunities for themselves and others (Rogers, 2019). In 2023, Black women-owned businesses increased by 2,079,000, accounting for 14.8% of all women-owned businesses. Notably, this demographic of women owns more than a majority share at 52.1%, surpassing their male counterparts (Gusto, 2023).

### **Impact of COVID-19 on Black Women Entrepreneurs**

The United States' landscape underwent significant changes during the COVID-19 pandemic, and business activity ceased (Fairlie, 2020). In 2020, COVID-19 had a profound impact on the world, resulting in severe and disastrous effects on the overall economy and markets (Estrada et al., 2018). Van der Leeuw (2020) found that COVID-19 was the most severe health crisis to affect humanity in the past two decades. Black women entrepreneurs represented 50% of business owners in the United States (Enwemeka, 2020). Between February 2020 and April 2020, the number of Black-owned small businesses decreased by 41% (Kramer-Mills & Battisto, 2020). Katare et al. (2021) noted that business owners lacked knowledge on how to adapt to the pandemic, and there were no research or resources available at that time.

Dua et al. (2020) predicted that COVID-19 would have a severe impact on small Black-owned businesses in the United States, as some lacked good credit and were unable to obtain loans. Katare et al. (2021) conducted an online survey that found 62% of small business owners

used their accounts for cash flow and predicted that small businesses already in financial distress would take longer to recover (Katare et al., 2021). A National Bureau of Economic Research study found that 2.5 times as many Black businesses closed during COVID-19 as White businesses (Rasmussen, 2021). COVID-19 led to business closures, reduced business income, supply shortages for both businesses and consumers, wage losses, and employee shortages (Buklemishev, 2020). COVID-19 impacted politics, resulting in substantial, intangible costs across all countries (Khan et al., 2020). The COVID-19 pandemic made it difficult for small businesses and entrepreneurs to operate (Liguori & Pittz, 2020).

Women-owned businesses faced similar obstacles, including challenges with the supply chain, hiring talented workers, adjusting work schedules, and adapting the working environment due to COVID-19 (Morgan, 2023). The COVID-19 pandemic had a significant impact on the United States, and the number of businesses owned by Black entrepreneurs decreased in 2020 (Garsd & McCammon, 2022). Black entrepreneurs experienced the most significant business losses during the COVID-19 pandemic in May and June 2020; 19% of businesses remained closed, and the number of unemployed workers increased (Fairlie et al., 2020). Women-owned businesses faced challenges rooted in gender disparity and access to funding (Morgan, 2023). Six months after the COVID-19 pandemic, the United States' economy experienced a decline in financial activity (Bauer et al., 2020). Entrepreneurs with medium- and small-sized businesses faced disastrous layoffs and closures due to COVID-19, along with challenges stemming from organizational disparities, unfairness, and inequitable access to much-needed finances (Fairlie, 2020). Black entrepreneurs were devastated by the daycare and school closures, unpaid labor, and issues gaining access to the internet (Hannon, 2018). In March 2020, the businesses of Black entrepreneurs experienced a 41% decrease, resulting in a 26% loss (Fairlie, 2020). According to

researchers, areas with poor socioeconomic conditions and inadequate policies had the largest number of entrepreneurs (Dutta & Sobel, 2018). Ratten (2020) suggested that local communities require entrepreneurs to capitalize on opportunities that effectively address public needs.

By the end of 2020, more than 30% of Black-owned businesses led by Black women had surpassed their pre-COVID-19 levels (Garsd & McCammon, 2022). Black women-owned businesses experienced a substantial increase after COVID-19, with income rising to \$47,300 (32.7%) between 2019 and 2023, compared with all women-owned businesses (Leatherby, 2020). Georgia's economy experienced a 40% increase in Black-owned businesses from February 2020 to August 2021, despite the challenges posed by COVID-19 (Census Bureau, 2022). According to Dilger (2022), there were approximately 300,000 Black-owned businesses in Georgia, with more than 9,000 employees based in the Atlanta metro area alone. A study by Pinkovetskaia et al. (2019) found that medium- and small-sized women-owned businesses experienced increased entrepreneurship and contributed significantly to the economy. Black women entrepreneurs have demonstrated remarkable resilience, allowing them to adapt, overcome obstacles, and thrive even in challenging situations (Abrams et al., 2019). Shelton and Lugo (2021) conducted a study and discovered that Black women had a higher resilience even with the daily experiences of remnants in the shape of systematic racism (Anderson, 2019).

### **Gaps in the Literature**

This literature review aimed to deepen comprehension of previous studies and literature while highlighting existing gaps in the research for future investigation (Kraus et al., 2022). Black women entrepreneurs start businesses at a rate above the U.S. national average, but several gaps in the literature still need to be addressed (Jackson & Sanyal, 2019). The first gap in the literature is the lack of studies that examine the intersection of race and gender and how the

distinctive experiences and challenges faced by Black female entrepreneurs are frequently disregarded (Ladge et al., 2019). The second gap identified in the literature is the lack of a thorough analysis of the specific obstacles Black female entrepreneurs face in accessing capital, particularly in obtaining financial loans from local, state, and federal sources (Arora, 2020). The third gap in the literature is the lack of research on other industries, as much of the existing research on Black female entrepreneurs focuses on beauty and fashion (Berry, 2023).

### **Summary**

Chapter 2 began with a discussion of the study's two frameworks, the intersectionality theory and the disadvantaged theory of entrepreneurship. The history of Black women's business owners, from slavery to the 19<sup>th</sup> century, was discussed along with their challenges and outcomes in dealing with racism and discrimination when owning their businesses. The literature review examined various topics, including gender discrimination lack women in the United States face due to the intersection of race and gender, as well as other challenges they encounter. The history of Black women entrepreneurs in the United States and Georgia, provided an overview of the struggles they experienced in becoming and maintaining business ownership (Bell, 2017; Smith, 2002; Urban League of Greater Atlanta, 2022). Minority entrepreneurs, particularly Black women, have faced challenges such as racial discrimination, limited access to capital, and educational barriers, which have hindered their ability to establish successful businesses in the United States (Bates et al., 2018). Perez (2018) indicated that self-employed business owners were considered entrepreneurs who entered entrepreneurship out of an adventurous nature, whereas others had no choice but to do so due to employment issues. The impact of COVID-19 on Black women's businesses in Georgia was also discussed. This study aimed to present a comprehensive overview of prior research by other literary scholars, providing a foundation for

further study and understanding of the challenges faced by Black women-owned businesses in Georgia.

Chapter 3 will provide a comprehensive examination of qualitative research methodology, with a particular focus on phenomenological research design. The chapter will discuss other research methodologies and designs and why they were not selected for the study. Chapter 3 will also discuss the population and sample, instrumentation, study procedures, and data analysis. The subsequent sections will address assumptions, limitations, delimitations, and ethical assurances, followed by a concise summary that briefly discusses each topic covered.

### **Chapter 3: Research Method**

The problem addressed in this study were the challenges that Black women entrepreneurs experienced when starting and sustaining a business in Georgia (Williams, 2024). The purpose of this qualitative phenomenological study was to explore the challenges that Black women entrepreneurs experienced when starting a business in Georgia and to identify strategies that promote business sustainability and success. Capital is an essential component of starting a business, and some Black women entrepreneurs opt to self-fund their businesses using their own money due to the financial hardships they face (Hannon, 2018). Black women face barriers due to gender biases and racism that prevent them from accessing capital when starting a business (Digital Undivided, 2018). Research into this phenomenon may help Black women interested in entrepreneurship incorporate strategies to overcome challenges and barriers in starting their businesses.

This chapter will examine qualitative research methodology and phenomenological research design. The population and sample size will be discussed, along with the rationale for identifying an appropriate sample. The instrumentation found for the study will outline the interview protocol and guide. The study procedures will be outlined, followed by a description of data collection and analysis. The assumptions, limitations, and delimitations of the research method selected will also be considered. Ethical assurances will explain any conditions that may affect or restrict any approaches and inquiries of the study. The chapter will conclude with a summary of the key points discussed.

#### **Research Methodology and Design**

Researchers employ qualitative research to gain an in-depth understanding of a particular group or event (Silverman, 2013). Creswell and Creswell (2018) stated that qualitative research

provides more detailed insights into complex issues and employs multiple data-collection methods. The qualitative methodology provided a clear view of the composition, uniformity, and broad patterns observed among participants. The qualitative research methodology produces data about people in a social setting (Creswell, 2018). The researcher examines the meaning and information of a given situation (Levitt et al., 2017). Qualitative research employs various analysis methods and data gathering techniques, including purposive sampling, open-ended questions, and semi-structured interviews (Gopaldas, 2016).

Qualitative research is an interpretive and naturalist approach to diverse topics (Haradhan Kumar, 2018). Qualitative research involves examining and gathering non-numerical data to identify theories, beliefs, and experiences that aid in understanding the social life of a study, which typically consists of targeted populations or settings (Creswell, 2018). Qualitative research involves the observation and interpretation of an individual's views on various issues, capturing their viewpoints in a natural setting (Seidman, 2019). Qualitative research explores the experiences of an individual's relationships, social contexts, and contextual issues that marginalize a selected group (Creswell, 2018). Researchers employ the observation method to become observer-participants, thereby revealing the participants' experiences (Korstjens, 2017). Through interactive interviews, video, and audio, data is collected concerning the participants' lived experiences, which are the core of the phenomenon (Athamanah et al., 2020).

Qualitative research is frequently employed in the social sciences, humanities, history, health sciences, education, and anthropology (Levitt et al., 2021). Researchers employ qualitative research to understand how individuals perceive the world (Creswell, 2018). Understanding the fundamental influences and perspectives in qualitative research provides insights into a specific problem (Miles & Huberman, 1994). The researcher gains an inclusive understanding and

investigates an issue for people to share their experiences (Mohanjan, 2018). The qualitative methodology focuses on research that compares the lived experiences of individuals and how they view the world (Moser & Korstjens, 2018).

For this study, a qualitative methodology was appropriate to understand how Black women who have experienced challenges in owning and sustaining a business in Georgia obtain meaning. Qualitative research methodology was suitable for this study because it is a practical approach that enables researchers to gather more detailed information by capturing participants' experiences (Creswell & Creswell, 2018). The qualitative methodology will enable the researcher to address questions regarding the meaning, understanding, and perspectives of the study's participants from their own vantage point (Creswell & Poth, 2017). Qualitative methodology was also appropriate for this study because it allowed the researcher to engage in flexible behaviors that defined and aided in understanding the perspectives on human societal experiences. This qualitative methodology was significant to this study because the researcher drew on the perspectives of Black women business owners in Georgia to identify and address the challenges they face in starting and sustaining their businesses.

Quantitative research methodology involves collecting and analyzing numerical data for statistical examination (Wienclaw, 2016). Quantitative research is a method for testing unbiased theories by examining the relationship between variables that can be measured (Creswell, 2017). Numerical data are analyzed using statistical methods. In quantitative research, large numbers of participants are included for data collection (Techno, 2016). Quantitative research employs measurements to draw conclusions about a study's phenomenon, test theories, and hypothesize the relationships between constructs (Chih-Pei & Chang, 2017). The quantitative research methodology is also designed to collect facts, quantify a problem, and collect numeric data to

convert it into usable statistics. In contrast, qualitative research looks to measure and collect data that seeks to describe (Urban & van Eeden-Moorefield, 2018). The quantitative research methodology was inappropriate for this study because it does not allow the researcher to investigate an individual's insight. Quantitative methods are used to answer cause-and-effect questions and focus on utilizing numerical data, which was not conducive to this study (Wienclaw, 2016).

Qualitative research designs are pliable and emphasize supporting significant meaning when rationalizing information. Phenomenology, ethnography, narrative, grounded theory, and case study research designs are the primary qualitative research designs employed in research. Each qualitative research design has similarities but expresses singular purposes and beliefs (Hammarberg et al., 2016). Qualitative research designs use multiple methods to collect data (Creswell, 2018). The most common methods used in qualitative research designs to collect data are observations, interviews, focus groups, surveys, and secondary research (Merriam & Tisdell, 2016).

Phenomenological research is described as an investigation into the meaning of phenomena (Crotty, 1998). A qualitative phenomenological research design examines and documents individuals' experiences and perspectives on a common issue. Phenomenology research designs illustrate how individuals experience a specific phenomenon (Qutoshi, 2018). A phenomenological research design allows the researcher to explain and describe participants' lived experiences about a phenomenon in their own words (Williams, 2021). Phenomenology examines a phenomenon in real-life situations (Woodside, 2010). Researchers used a phenomenological research design to explain the lived experiences of individuals related to a phenomenon as communicated by its participants (Creswell, 2007). A phenomenological

research design has a sound theoretical foundation and involves conducting in-depth interviews. Researchers must participate in the subject, describing the phenomenon in factual detail and separating any prejudices or biases.

The substance of a phenomenological research design describes the shared aims of individuals as they contend with the phenomenon (Stolz, 2020). The phenomenological design of qualitative research focuses on shaping the experiences and observations of the human situation (Athamanah et al., 2020). The phenomenological research design aligns with this study because it involves obtaining rich data and thoroughly examining the participants' lived experiences (Creswell & Poth, 2017). Phenomenological research designs consider individuals' lived experiences from their perspectives (Crotty, 1998). Using a phenomenological research design, this study focused on describing and explaining the lived experiences of Black women entrepreneurs as they start a business. The phenomenological research design allowed the researcher to gain an in-depth understanding of factors that ensured the business sustainability and success of Black women entrepreneurs from different perspectives.

An ethnographic research design studies a specific cultural or social group within its environment (LeCompte & Schensul, 2010). The researcher documents events and immerses themselves in the participant's setting to examine challenges, behaviors, language, and any themes that may occur over time (Manen, 2017). The information collected involves interviews and observations (Creswell & Creswell, 2017). Ethnography provides a deep understanding of a group's shared culture and social dynamics (Merriam & Tisdell, 2016). In ethnography, the researcher can become a participant observer (Creswell & Creswell, 2018). The primary goal of ethnographic design is to thoroughly research the daily lives of a group of individuals (Creswell & Creswell, 2017). The primary purpose of the ethnographic researcher is to thoroughly

understand the actions of the group being studied and how its culture influences those actions (Creswell & Creswell, 2018). The ethnographic research design was not appropriate for this study because it did not focus on collective experiences within a particular culture, but instead on individual experiences.

Case study research designs are aimed at a single unit, an individual, a group, or an event in research (Woodside, 2010). A case study design provides in-depth, multifaceted insight and is valued as a unit that allows an in-depth examination of a unit (Dexter et al., 2016). Case studies challenge problems in real-life situations (Creswell & Creswell, 2018). Case study research designs are frequently employed in social sciences and other disciplines (Imani, 2021). Researchers collect detailed data using several methods over time (Creswell & Creswell, 2017). However, the case study design was not selected for this study because it will not provide an in-depth inquiry into exploring the experiences of Black women entrepreneurs.

The grounded theory research design is used to examine qualitative information, which provides an understanding of human practices in data or is developed from the ground up (Turner & Austin, 2021). Researchers use interviews and existing documents to create their theory based on the information (Creswell & Creswell, 2018). The grounded theory research design constantly compares small data units through collective coding cycles (Turner & Austin, 2021). The core of the research serves as the foundation for a theory of the processes the researcher observed (Charmaz, 2014). Therefore, the grounded theory research design was not suitable for this study, as the focus was on participants' lived experiences rather than on constructing an emerging theory.

The qualitative methodology and phenomenology research design were appropriate for this study because they allowed the researcher to investigate the experiences of Black women

business owners in Georgia. Qualitative phenomenological design was suitable for the study's problem and purpose and effectively answered the research questions. The research focused on studying participants' lived experiences to gain a deeper understanding of how they articulate them (Creswell & Creswell, 2018). An in-depth qualitative focus provided insight into the participants' views, demographics, behavioral patterns, and emotional reasoning processes (Haradhan Kumar, 2018). Qualitative phenomenological design is significant in showing the existence of issues and their effects on individuals, and suggesting the relationship of the population from which the participants are taken (Creswell & Creswell, 2018).

### **Population and Sample**

The U.S. Small Business Administration Office of Advocacy (2021) stated that Georgia currently has 443,973 racial minorities who own businesses. Black-owned businesses in Georgia total 301,300, of which 9,300 hired employees other than the owner, and 292,000 were self-employed. Postma (2020) stated that Georgia was the second-most accommodating state in the U.S. for owning a business. Beilby (2021) affirmed that Georgia ranks third in the country at 1.84% for businesses owned by Black women and fourth at .74% for hiring employees. Approximately 1% of Georgia's Black women are self-employed and rank eighth among U.S. states (U.S. Small Business Administration Office of Advocacy, 2021). The state of Georgia has a diverse population, economy, and business climate that make it an ideal location for conducting a study (U.S. Census, 2017).

In qualitative research, suitable sample sizes are vital for reliable data collection. In a phenomenological research design, a sample size of 10 to 20 participants is sufficient for data saturation (Creswell, & Creswell, 2018). Leedy and Ormrod (2014) also affirmed that a sample size of 10-20 participants is appropriate for a phenomenological study. For this study, 15

participants were selected for the sample size (Barron, 2019). The inclusion criteria for this study was a) Black women who were business owners for at least six years or less, b) owned a business in Georgia, and c) had experienced challenges in starting and sustaining a business. Therefore, the sample selected for this study was appropriate, given the purpose and research questions. This sample was also suitable, and participants acquired an understanding of the racial and entrepreneurial uniqueness to discover why Black women entrepreneurs faced challenges in starting and sustaining their businesses. The targeted sample population provided insight into their lived experiences and the challenges Black women business owners faced in their community and in Georgia. The participants discussed the support and services they receive from local, state, and federal government resources to ensure the success of their businesses.

Participants met the study's inclusion criteria and were identified as Black women who had experienced challenges in owning or starting a business in Georgia within the last 5 years. A purposive sampling method was used to select participants based on the study's criteria. Purposive sampling employs inclusion criteria to ensure that study participants are Black women entrepreneurs who experienced challenges in starting a business in Georgia. In purposive sampling, the researcher used inclusion criteria to increase the likelihood of identifying participants with relevant experiences (Chih-Pei & Chang, 2017).

Participants for this study were recruited from Facebook, a social media platform. Social media sites are networking platforms that have user profiles, locations, and other information of specific interest used in many research studies (Kosinski, et al., 2015). Facebook has groups focusing on Black female business owners by state, region, and abroad. The social media administrators were contacted to obtain permission to post recruitment material on their private sites. Once permission was granted, the IRB-approved recruitment materials were posted to these

platforms. Participants were informed about the study's purpose and assured that their responses would be kept confidential. Before scheduling and conducting the interviews, participants reviewed the IRB consent letter to obtain verbal consent to participate. Interviews were scheduled using Zoom for approximately 45-60 minutes. Zoom is video conference software provided by Zoom Video Communications, Inc. (Biscontini, 2021). The participants were informed that field notes were taken during the interview and that their participation was voluntary. Data saturation was reached when sufficient data were available to replicate the study and further data collection had been exhausted (Mwita, 2022).

### **Instrumentation**

The instrumentation for this study was the interview protocol (Appendix B) and the interview questions (Appendix C). The researcher was the primary research instrument, playing a significant role in sample selection, interviewing participants, and recording video and audio responses. The researcher transcribed the interview questions and participants' responses in Microsoft Word. The interview questions were adapted from Robinson's (2019) research with permission. The Interview Protocol consisted of 14 demographic questions that addressed participants' backgrounds, business experience, and exposure to entrepreneurship. The 16 semi-structured interview questions were designed to elicit participants' experiences, feelings, and views (Krosnick, 2018).

### **Study Procedures**

After receiving approval from the National University's Institutional Review Board (IRB), the recruitment process commenced. Recruitment materials were sent to Facebook pages and posted in social media groups for Black women business owners. The administrator of the Facebook Black women business owner group was contacted via a private Messenger message,

requesting permission to recruit participants in the group and to post a recruitment flyer on their page explaining the study and the need for participants. A letter of permission was received from the administrator of the Facebook group, granting permission to recruit participants and post the flyer. Once permission was provided, the flyer was posted on social media sites (Appendix D) along with the social media letter (Appendix E). The flyer included the study's eligibility criteria, its purpose, and contact information for interested participants. When the participants responded, they were informed about the study's purpose via email. Participants interested in the study provided their contact details, including name, telephone number, and email address, enabling the researcher to consistently apply the inclusion criteria.

Each participant received the IRB-approved consent letter via email to obtain verbal consent to participate. Zoom interviews were scheduled and completed within 5 to 10 business days, depending on participants' availability. The participants were informed that the interviews would be recorded and conducted individually via Zoom, lasting up to 45 minutes. Participants were informed that field notes would be taken and that all questions would be optional. Field notes authenticate the research and will ensure productive background information (Phillippi & Lauderdale, 2018). Yin (2014) suggested that participants in a research study should receive the researcher's interpretation of the data and engage in member-checking. Member-checking ensures the trustworthiness and consistency of data, requiring participants to review their interview summaries to clarify or add information (Creswell & Creswell, 2018). Transcripts were placed in a Word Document and returned to the participants for member checking to correct any discrepancies found before data analysis commenced. The participants were given one week to return any changes to their transcripts by email. The participants were not compensated for participating in the study, and participation was strictly voluntary.

## **Data Analysis**

A thematic analysis was conducted for this study. Braun & Clark (2022) described thematic coding as the identification and sorting of images, lines of text, or other forms of qualitative data connected by a common theme, thereby allowing the researcher to create a framework of thematic ideas. NVivo is a software program used to analyze unstructured data, including audio, video, and image data from interviews, focus groups, surveys, social media, and journal articles, for qualitative and mixed-methods research (Dhakal, 2022). The software NVivo performed thematic coding and visualization to enhance the identification of themes related to the challenges Black women faced in starting, sustaining, and overcoming barriers in their businesses in the state of Georgia. The data were organized to complete the coding and thematic analysis. NVivo coding helped extract themes from interview responses, connect these themes to patterns, and assess potential relationships among them (Goyal & Deshwal, 2022).

Triangulation was vital in research to confirm the trustworthiness and reliability of the information when discussing various attributes of the phenomenon under study (Abdalla et al., 2018). Ridder (2017) implied that effective triangulation requires at least two data sources. In this study, the researcher used methodical triangulation. To establish credibility, triangulation was conducted using demographic questions, field notes, and semi-structured interviews. There were many ways to triangulate information, and this study focused on methodological triangulation (Noble & Heale, 2019). Themes were developed from field notes and interviews, and compared with those that emerged from the transcripts. The information collected from the interviews informed an account of the experiences of Black women business owners.

## **Assumptions**

Assumptions are concerns, concepts, or situations that the researcher elaborates on through various points of the research process (Theofanidis & Fountouki, 2018). The first assumption was that all the participants would answer the interview questions truthfully. This assumption validated the data's integrity because the researcher relied on participants' accounts of their experiences. The researcher could not guarantee that participants were honest in their narratives; however, establishing trust and rapport with participants provided a sense of confidence. Qualitative research suggested that researchers create moral safeguards, including informed consent, privacy, and an atmosphere of trust, so participants can feel safe communicating openly and honestly (Lim, 2025). Allowing participants to review and confirm corrections to their transcripts through member checking reinforced the assumption of truthful engagement and reduced the likelihood of misrepresentation (Lindheim, 2022). The second assumption was that Black women faced challenges in starting and maintaining businesses in Georgia. This was supported by theoretical evidence documenting the systemic challenges faced by Black women business owners in Georgia, grounded in intersectional theory. The Atlanta Tribune (2025) reported that Atlanta, Georgia, has a higher rate of Black women entrepreneurs who have faced historical disadvantages, including funding gaps, limited mentorship, policy support deficiencies, and segregation from high-value networks.

The final assumption was that the researcher possessed detailed knowledge of the relevant literature and theories related to the research subject. The researcher served as the primary analytical tool and was responsible for interpreting meaning through direct engagement with participants and the context (Billups, 2021). Qualitative methodologies and theoretical contexts are crucial for guiding data collection and maintaining research integrity (Saraswati,

2025). This assumption validated the researcher's theoretical understanding by allowing the researcher to provide a comprehensive explanation of the data. A strong connection with theoretical frameworks is not only helpful but essential for enhancing clarity and ensuring that data analysis rests on solid intellectual ground (Sale & Carlin, 2025).

### **Limitations**

Theofanidis and Fountonki (2018) stated that limitations were potential weaknesses beyond the researcher's control and must be considered during the research process. Some limitations may include validity and reliability. The researcher exercised due diligence to ensure the study was valid and to identify any limitations that could affect its integrity. Several limitations were present in this study. One limitation of this study was the small sample size, which was due to a limited pool of eligible participants. Qualitative research does not aim for statistical generalizability; a small sample can limit the diversity of perspectives and may hinder achieving thematic saturation, in which no new insights emerge from additional data collection (Bouncken et al., 2025). Researchers should be aware of the limitations that small sample sizes pose when studying intersectional experiences, as they may not capture the full range of viewpoints (Ting et al., 2023). (Ting et al., 2023). Relying on a small number of participants without achieving theoretical saturation can weaken the explanatory power of qualitative findings (Lim, 2025). Inadequate sample sizes could compromise the intensity of the data when the research subject matter involved social dynamics (Sbedi, 2021). Despite these limitations, this study employed purposeful sampling and in-depth interviews to ensure the data obtained were rich and aligned with the study's interpretive goals.

The second limitation was that the data collected may not be generalizable to all Black women who own businesses in Georgia. To overcome this limitation, the research sample

included 15 Black women in Georgia who had established or operated businesses for over 5 years. This approach ensured that the collected data was both relevant and applicable to the intended population. However, understanding the social, economic, and cultural factors that shape the experiences of Black women business owners in Georgia can help contextualize findings and determine their relevance to the broader population.

The last limitation involved a scarcity of research into how Black women entrepreneurs establish and sustain their businesses. A literature review was conducted to address this limitation, as this study offers an in-depth examination of the topic and aims to provide further insight into any gaps identified within the existing literature. This study provided a basis for further research in Georgia involving other racial groups. Despite some methodological limitations, it offers credible insights and valuable contributions to the literature on systemic challenges faced by women entrepreneurs in Georgia. This limitation underscores the need for additional empirical studies to validate and expand upon this topic.

### **Delimitations**

Delimitations aid in narrowing the scope of improving the research focus (Cassiano & Borges-Andrade, 2017). One of the study's delimitations was that a phenomenological research design was selected rather than another research design. Phenomenology was an appropriate study design because it allowed participants to openly share their lived experiences of any challenges and obstacles they faced when starting a business in Georgia. The second delimitation was that this study focused on Black women, excluding Black men as participants. This study focused on Black women instead of Black men because Black women are more likely to face obstacles in successfully starting businesses due to structural inequalities and biases. The third delimitation was that other racial and ethnic groups were excluded from this study. Black women

were only selected for the study because they are more susceptible to being denied loans to start a business and have faced several other barriers.

### **Ethical Assurances**

The study received approval from the National University's Institutional Review Board (IRB) before recruitment and data collection. This study followed all ethical guidelines set forth by the National University's Institutional Review Board (IRB). The researcher adhered to the ethical guidelines for research involving human participants outlined in *The Protection of Human Rights: The Belmont Report (1979)*. The Belmont Report influences researchers. According to the *Human Subjects Research Review: The Belmont Report and U.S. Regulations*, guidelines concerning basic ethical principles and guidelines have been identified and developed. These basic ethical principles and guidelines address ethical concerns arising from the conduct of research involving human participants. The Belmont Report discussed three philosophies: respect for persons, beneficence, and justice.

The first principle, respect for persons, was implemented in this research because the participants joined this research voluntarily and received adequate information about the study. The second principle, beneficence, was used by the researcher, who was committed to each participant and ensured that they were treated ethically and that their well-being was secure. The last principle, justice, is concerned with the beneficiaries of the research. In this study, an injustice could transpire when participants' entitlement is denied without an acceptable reason. The participants received a consent form to inform them of their rights, the overall purpose, and the study design.

Each participant was assigned a pseudonym to protect their identity and ensure anonymity. Seidman (2019) described the consent form process and emphasized the importance

of ensuring that participants understand their role in the study. The consent form was provided and reviewed with the participants to ensure a thorough understanding of the study's purpose, risks of participation, ethical issues, contact information for the research, benefits of participation, and the participant's requirements for the study. All participants were informed that their participation was optional. Participants could skip any part of the interview they do not wish to complete and may stop at any time. All information entered in Microsoft Word was reviewed a second time by the researcher and participants. The transcripts were returned to the participants for member checking to ensure accuracy and validate findings. All information generated from this study will be stored in a password-protected computer and a locked file cabinet for three years before being deleted.

### **Summary**

Chapter 3 discussed qualitative methodology with a phenomenological research design to describe the experiences of Black women business owners in Georgia. The sample comprised of 15 Black women who were recruited to participate in the study. Data collection included individual interviews, demographic questions, and field notes that captured the lived experiences of the challenges that Black women in Georgia faced when starting and sustaining their businesses. The data were analyzed in NVivo for coding and thematic analysis. The assumptions, limitations, delimitations, and ethical assurances were also presented in this chapter. In Chapter 4, the trustworthiness of the study data, the analysis of the results, the evaluation of the findings, and the summary will be discussed.

## Chapter 4: Findings

The problem addressed in this study was the challenges that Black women entrepreneurs experienced when starting and sustaining a business in Georgia (Williams, 2024). The purpose of this qualitative phenomenological study was to explore the challenges that Black women entrepreneurs experienced when starting a business in Georgia and to identify strategies that promote business sustainability and success. African American women encounter disadvantages in launching and maintaining businesses due to a significant income gap and limited access to funding (McKinney, 2024). Black women face many challenges in their entrepreneurial journeys, including discrimination and navigating predominantly male-dominated industries (Palumbo, 2023). This qualitative phenomenological study aimed to examine the challenges Black women entrepreneurs face in Georgia when starting a business and identify strategies for ensuring business sustainability and success. This study explored these challenges and identified strategies to ensure business sustainability and success for Black female business owners.

The study's sample consisted of 15 Black female business owners residing in the state of Georgia. The eligibility criteria for participants included (a) being a Black woman living in Georgia, (b) identified as a Black woman, and (c) operated a business in Georgia for five years or less. The interviews were conducted via Zoom, and the interview questions addressed three research questions. The research questions explored in the study were:

### **RQ1**

What are the challenges that Black women entrepreneurs experience in starting a business?

### **RQ2**

How do Black women entrepreneurs address the challenges they experience in sustaining

a business in Georgia?

### **RQ3**

How can Black women become successful entrepreneurs when starting a business in Georgia?

Chapter 4 presents the study's findings and analysis, beginning with a discussion of the data's trustworthiness. The chapter provides an overview of participants' demographic backgrounds and addresses the ethical considerations and limitations relevant to the research process. Data was organized and analyzed thematically based on the research questions. The chapter examined the challenges Black women face in starting and sustaining businesses in Georgia and presented the themes that emerged from participants' experiences. The chapter concludes with an evaluation of the findings and a summary of key insights.

### **Trustworthiness of the Data**

According to Adler (2022), establishing trustworthiness in qualitative studies involves four key elements: credibility, transferability, dependability, and confirmability. Trustworthiness without consistency is irrelevant to the research processes involved (Adler, 2022). Yadav (2021) noted that confirming the trustworthiness of research requires establishing credibility, transferability, dependability, and confirmability. This study aimed to gather participants' experiences as they defined them, add meaning to those experiences, and present the data from their perspectives (Zahavi, 2021). Credibility is essential for all qualitative research studies, serving as the foundation for reliable and trustworthy findings (Stahl & King, 2020).

Transferability in qualitative research refers to the researcher's methods for forming a theory or addressing a problem that links the results to existing concepts and suggests models or theories that describe the phenomena or processes (Stalmeijer et al., 2024; Bullups, 2021). To establish

dependability, researchers must thoroughly document their methodologies, data-gathering techniques, and analysis procedures (Khamis Amin et al., 2020). Confirmability relates to the researcher's ability to maintain an unbiased approach which influences both the data analysis of the participants' data and the presentation of findings (Hayashi et al., 2021).

### ***Credibility***

In qualitative research, credibility refers to the accuracy and trustworthiness of findings, safeguarding against the influence of subjective experiences, emotions, and researcher bias that could distort the true nature of the phenomenon under study (Shufutinsky, 2020). Wood et al. (2020) emphasized that employing rigorous credibility-enhancing techniques helps validate research outcomes and ensures that the study is conducted with fairness, precision, and integrity. In this study, credibility was reinforced through purposive sampling and a targeted recruitment strategy that successfully engaged 15 Black women business owners. Adherence to a structured interview protocol further strengthened the data's reliability. Member checking and triangulation are essential strategies for establishing credibility in qualitative research, thereby promoting deeper insights and enhancing researcher accountability (McLeod, 2024).

Qualitative studies often employ methodological triangulation, which involves combining interviews, observations, and field notes (Hayashi et al., 2021). The primary data collection and methodological triangulation sources for this study included demographic questions, individual interviews, and field notes. The researcher established rapport with each participant, thereby fostering trust and engagement, which enhanced the credibility of the phenomenological design. Each interview followed a scripted interview protocol. The data was verified by having participants repeat their responses during the interview. The data was meticulously reviewed to

ensure that the transcripts and the audio of online interviews contained the same information as stored.

An audit trail was employed in this study to provide a detailed, transparent record of the research process, thereby enhancing the study's trustworthiness and rigor. According to Carcary (2020), a comprehensive audit trail should include both physical and intellectual components, capturing not only the steps taken but also the rationale behind methodological and analytical choices. Field notes were used during and after each interview to record written observations, including participants' behavior (tone, manner, interruptions, and facial expressions). The field notes serve as a vital supplement to transcripts and recordings, capturing nuances that might otherwise be lost (Topping et al., 2021).

According to Giorgi (2020), phenomenological research depends on participants' experiences as the primary source of information. Therefore, member checking was used to ensure the credibility of the collected data. After the interviews, member checking was conducted by emailing 15 transcripts to the participants to verify their accuracy. Fifteen participants reviewed their transcripts. The transcripts were confirmed, corrected, and returned to the researcher. Participants requested a copy of the final research study when published. The participants acknowledged their trust in the researcher, knowing their responses to the research questions were confidential and accurately transcribed.

### ***Transferability***

Transferability in qualitative research refers to the use of theory by the researcher to formulate a problem, link results, and/or suggest models or theories that describe the phenomenon's processes (Bullups, 2021; Stamlmeijer et al., 2024). Transferability occurs when a study's results can be applied to other situations (Pratt et al., 2020). The sampling, data

collection, analysis, and interpretation methods of this qualitative study were thoroughly described and tailored to the phenomena under investigation (Yadav, 2021). The research process in this study was precisely reported, allowing future researchers to replicate the work with the understanding that identical results may vary, but the foundational methods remain credible. The thick description of the participants' responses was the primary approach for determining transferability in qualitative research, providing a detailed account of the findings that included the context and relevant issues surrounding the phenomenon under study (Lim, 2025).

Transferability in this study was supported by open-ended questions, which elicited rich, descriptive responses and allowed participants to share profound experiences, thereby enhancing both data collection and thematic analysis (Akyildiz et al., 2023). To ensure consistency and contextual depth, all participants were asked the same questions during Zoom interviews, enabling the researcher to capture behavioral cues, lived experiences, and environmental context (Lim, 2025). Additionally, thick descriptions were provided throughout the study, allowing readers to assess the applicability of the findings to other populations or settings. The sample included 15 Black women business owners, selected through purposive sampling to ensure relevance to the research focus. To minimize bias and researcher influence, open-ended questions were carefully aligned with the study's research questions. As McLeod (2024) notes, transferability in qualitative research is strengthened when researchers provide detailed contextual information and allow readers to determine the "fittingness" of findings to their settings.

### ***Dependability***

Documentation of the data collected throughout the research process enables other

researchers to replicate the study, thereby ensuring the dependability of the findings (Erylmaz, 2022). Dependability in research is demonstrated through repeatability, which involves using similar methods and participants within the same context to achieve comparable outcomes (Janis, 2022). Nyirenda et al. (2020) proposed that the reliability of studies hinges on their capacity to be replicated by individual researchers or research teams. The researcher employed a consistent recruitment process by selecting participants through a Facebook group administered by a designated group administrator. A recruitment flyer was posted on the administrator's Facebook page to invite eligible participants to the study. Interested individuals responded with their contact details which included their name, telephone number, and email address, allowing the researcher to apply the inclusion criteria consistently. This structured and publicly documented process contributes to the study's dependability by promoting repeatability and transparency in participant selection (Noble & Smith, 2025; Prosek & Gibson, 2021).

Dependability in qualitative research emphasizes the consistency and traceability of methodological choices, allowing other researchers to follow the decision-making process and replicate the study in similar contexts (Prosek & Gibson, 2021). In this study, the researcher reviewed participant-submitted information to verify eligibility, applying consistent inclusion criteria. This step ensured uniformity in participant selection and reduced variability that could compromise the trustworthiness of the results. The researcher utilized semi-structured interviews, audio recordings, and Zoom transcripts as complementary data sources, providing a rich dataset that supported repeatable analysis. These materials were preserved with metadata, including creation dates, which contributes to the evidentiary value of the data by documenting context, authorship, and authenticity (LaDonna et al., 2021). Using multiple data types with verifiable details adds layers of transparency that support dependability.

This study also used the same interview protocol and script to ask participants the same questions in the semi-structured interviews. The audio recordings captured each participant's attitudes, perceptions, and variations in the tone of their voice. The researcher used the same data analysis, codebook, and coding processes, entering each participant's transcript into NVivo 14 software. The researcher's role was to provide evidence that would support the findings (Prosek & Gibson, 2021). For analysis, the researcher used NVivo 14 software to manage and code transcripts. A predefined codebook and uniform coding procedures were applied to all interviews. This approach aligns with Prosek and Gibson's (2021) recommendations for promoting trustworthiness through consistent data handling and transparent analytic strategies. As Noble and Smith (2025) note, dependability is strengthened when researchers maintain a clear decision trail and demonstrate methodological integrity throughout the study.

### ***Confirmability***

Confirmability in qualitative research refers to the extent to which findings are shaped by participants' experiences rather than by the researcher's bias, assumptions, or interests (Kynagas et al., 2020). Confirmability ensures that the data interpretation remains neutral and grounded in the voices of those studied. In this research, confirmability was achieved through a transparent, traceable analytic process. The researcher created the interview tools and protocol but remained neutral during data collection and analysis, allowing participants' narratives to guide thematic development (Nyirenda et al., 2020). All interpretations were supported by direct quotations and contextual evidence, minimizing subjective influence. Additionally, the use of an audit trail, including timestamped transcripts, coding decisions, and analytic memos, allowed for external review and replication. McLeod (2024) emphasized that confirmability is strengthened when researchers document their decision-making process and ensure that conclusions are linked to the

raw data, thereby enhancing the trustworthiness of the study. Confirmability was achieved in this study through methodological triangulation, transparent documentation, and rigorous analytic procedures that ensured the findings were derived from participants' experiences rather than researcher bias. Triangulation techniques, including demographic question responses, semi-structured interviews and field notes, were employed to examine the research questions from multiple perspectives, enhancing the consistency and neutrality of the interpretations (McLeod, 2024). Participants were selected using clearly defined inclusion criteria, and the research questions were intentionally designed to avoid leading language, thereby promoting mutual respect and minimizing the potential for prejudice or influence.

During each Zoom interview, field notes were taken to capture nonverbal cues, behavioral responses, and contextual observations, providing a secondary layer of data that supported the primary transcripts. All interviews were recorded and transcribed using Zoom's automated transcription feature. To ensure accuracy, both audio and written transcripts were reviewed multiple times, and extraneous linguistic elements were removed to preserve the integrity of participants' responses. This process aligns with LaDonna et al. (2021) emphasis on evidentiary value and the importance of clean, verifiable data in qualitative inquiry.

NVivo 14 was used to systematically analyze and organize the transcripts. A consistent coding framework was applied across all interviews, and analytic decisions were documented to create a transparent audit trail. This traceability enabled external review and replication, thereby reinforcing the confirmability of the findings. As Prosek and Gibson (2021) note, confirmability is strengthened when researchers maintain a clear decision trail and demonstrate that interpretations are grounded in the raw data rather than personal assumptions.

## Results

This qualitative study examined the challenges faced by Black women business owners in establishing and sustaining their businesses. Three research questions guided the study and informed its findings. Data for this research were collected through interviews with 15 Black female business owners, all of whom had owned or started a business in Georgia within the last 5 years. A flyer inviting participants to join the study was posted on the Black Women Entrepreneurs Facebook group page with the administrator's permission. Interested participants messaged the researcher via Facebook, who then contacted them by email or cell phone to assess their eligibility to participate. The researcher asked questions and scheduled individual Zoom interviews of up to 45 minutes.

The study participants met the following eligibility criteria: (a) were a Black woman living in the state of Georgia; (b) identified as a Black woman; (c) operated a business in Georgia for 5 years or less. The selected participants met these criteria and, through interviews, demonstrated that they had started or sustained a business for 1 to 5 years. Purposeful sampling was utilized to select the 15 participants for the study. Each participant contacted the researcher via email or phone after reviewing the posted flyer on the Facebook business page to schedule an audio and video-recorded interview via Zoom. Before the interviews began, each participant reviewed and acknowledged the consent form, ensuring they were aware of the interview protocol to be used during their interview.

The study participants responded to open-ended questions through a semi-structured interview. The interview questions were focused on three research questions that guided the study. During the interviews, participants were asked about their demographics, including family background, gender, race, business experience, education, loan history, personal perceptions, and

entrepreneurial journeys. Participants were asked to discuss their experiences with the challenges Black women entrepreneurs face when starting a business. The research examined how Black women entrepreneurs addressed the challenges of sustaining businesses in Georgia.

The research study also identified ways Black women can succeed as entrepreneurs when starting a business in Georgia. The transcripts were imported into NVivo 14 for analysis, enabling the development of a general understanding and the creation of detailed codes. Coding procedures were employed to organize and interpret the qualitative data collected from participant interviews. Initially, open coding was conducted to identify preliminary patterns and concepts emerging from the narratives. These codes were inductively derived and refined through iterative review, yielding deeper insight into recurring experiences and sentiments.

Thematic analysis served as the primary analytic framework, guiding the identification of significant patterns across participants' responses. This method enabled a systematic exploration of how individual experiences aligned with broader themes related to the research questions. Themes were developed based on frequency, relevance, and conceptual depth, ensuring that the findings were grounded in the participants' lived experiences. NVivo software supported the data analysis process by facilitating efficient coding, categorization, and visualization of thematic relationships. Each transcript was uploaded into NVivo and coded manually, allowing the researcher to assign nodes to meaningful units of text. Through axial coding, these nodes were grouped into higher-order themes, which were cross-referenced with the guiding research questions. The final themes emerged from this rigorous process, reflecting both the participants' shared and divergent experiences. These themes provided a basis for answering the study's research questions and for interpreting the complex dynamics faced by Black women entrepreneurs.

The women who shared their stories in this study represent a powerful cross-section of Black and African American entrepreneurs. Fifteen participants, each identifying as Black, African American, or both, described their business journeys, ranging from 4 months of experience to up to 5 years. Their insights were gathered through personal interviews conducted via Zoom, enabling authentic and uninterrupted dialogue. Table 1 provides a snapshot of their profile; individual profiles are detailed in the section that follows.

**Table 1***Participants' Demographics*

<b>Name (Pseudonym)</b>	<b>Ethnicity</b>	<b>Years In Business</b>	<b>Highest Level of Education</b>	<b>Location in Georgia</b>
Ms. Amazonite	Black	2	Master's Degree	Northeastern
Ms. Amber	Black	3	Bachelor's Degree	Northeastern
Ms. Moonstone	African American	1	Some College	Northeastern
Ms. Morganite	Black	5	Bachelor's Degree	Northeastern
Ms. Diamond	African American	4 months	Doctorate Degree	Northwestern
Ms. Amethyst	African American	4	Bachelor's Degree	Southeastern
Ms. Emerald	African American	5	Doctorate Degree	Southeastern
Ms. Lapis Lazuli	African American	3	Master's Degree	Southeastern
Ms. Malachite	Black/African American	4	Bachelor's Degree	Southeastern
Ms. Opal	African American	4	Bachelor's Degree	Southeastern
Ms. Pearl	Black	4	Master's Degree	Southeastern
Ms. Garnet	Black	4	Some College	Coastal
Ms. Ruby	African American	1	Bachelor's Degree	Northeastern
Ms. Sapphire	Black	4	Master's Degree	Northwestern
Ms. Topaz	African American	2	Some College	Eastern

Of the 15 participants, six (40%) identified their ethnicity as Black, eight (53.3%) identified as African American, and one (6.6%) identified as both Black and African American. African American and Black can be used interchangeably to describe individuals of African

descent. In terms of years in business, one participant (6.6%) had been in business for less than a year, two participants (13.3%) had been in business for one year, and one participant (6.6%) had been in business for two years. One participant (2.5%) has been operating for 2 1/2 years. Specifically, three participants (20%) had been in business for over two years. Two years later, six participants (40%) had been in business for 4 years, and 13 participants (13.3%) had been in business for 5 years. The educational levels ranged from some college education to doctoral degrees. Two participants (13.3%) held doctoral degrees, four (26.6%) had completed master's degrees, six (40%) had completed bachelor's degrees, and three (20%) had some college education. The businesses were located in various areas of Georgia, specifically: five (33.3%) in the Northeastern region, two (13.3%) in the Northwestern region, six (40%) in the Southeastern region, one (6.6%) in the Coastal region, and one (6.6%) in the Eastern Central region. Three participants owned businesses in home health services (20%), two owned music and entertainment businesses (13.3%), two owned education and training Businesses (13.3%) one participant (6.6%) represented each of the following business types: wellness bars, coaching services, daycare services, food services, logistics, real estate, and travel agencies. When asked whether they viewed their business as focused on African Americans or universally, eight participants (53.3%) indicated their business was universally focused, and three (20%) stated it was African American-focused. In contrast, three respondents (20%) expressed uncertainty about their businesses' focus. One participant (6.6%) mentioned that their business fell into both categories, and another participant (6.6%) stated that their business was in both categories.

The interviews were conducted over three months. The participants' availability to complete the interviews was adjusted several times. Participants were recruited

through a Facebook page targeting Black women entrepreneurs. Each interview lasted up to 45 minutes. The transcripts varied from six to 15 pages, as shown in Table 2 below.

**Table 2**

*Participants' Interview Length and Transcript Pages*

<b>Name (Pseudonym)</b>	<b>Length</b>	<b>No. of Pages</b>
Ms. Amazonite	22:20	8
Ms. Amber	19:10	10
Ms. Amethyst	24:37	9
Ms. Diamond	32:19	9
Ms. Emerald	22:18	9
Ms. Garnet	08:57	6
Ms. Lapis Lazuli	24:47	9
Ms. Malachite	27:12	10
Ms. Moonstone	11:25	7
Ms. Morganite	45:00	15
Ms. Opal	28:42	8
Ms. Pearl	39:21	10
Ms. Ruby	14:20	7
Ms. Sapphire	14:21	7
Ms. Topaz	21:26	8

This research collected information and conducted an analysis based on examining the challenges that Black women faced when starting a business in Georgia. The study identified key

issues and suggested effective strategies for other Black women interested in starting and sustaining a business. Data analysis revealed emerging themes corresponding to each research question. The following section presents the three research questions, along with their associated themes.

***Research Question 1: What are the challenges that Black women entrepreneurs experience in starting a business?***

This research aimed to understand the challenges Black women experienced when starting their businesses in Georgia. The participants described their experiences and the challenges they faced when starting a business. The data collected for Research Question 1 yielded four themes: Theme 1: Funding Issues; Theme 2: Lack of Support; Theme 3: Non-Acceptance; and Theme 4: Racial and Gender Discrimination. Table 3 outlines the primary themes that emerged in response to Research Question 1, highlighting the number of participant files and references that illustrate the challenges Black women entrepreneurs in Georgia faced when starting their businesses.

**Table 3**

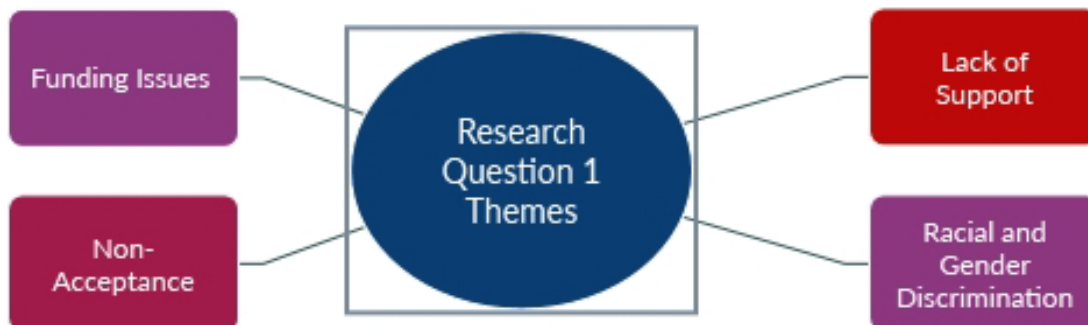
*RQ1: Codes and analyzed in NVivo*

Theme	File	References
Funding Issues	5	14
Lack of Support	5	6
Non-Acceptance	5	7
Racial and Gender Discrimination	15	30

Figure 1 presents the mind map for the three themes of Research Question 1, which depicts the challenges women face when starting a business.

**Figure 1**

*RQ1 Codes used in NVivo*



*Note.* The figure shows the Research Question one Mind Map, NVivo (Version 14).

**Theme 1: Funding Issues.** The first theme, Funding Issues, emerged from the narratives of 5 out of the 15 participants (33.3%). Ms. Diamond, Ms. Garnet, Ms. Malachite, Ms. Morganite, and Ms. Ruby all reported significant challenges securing capital to start or sustain their businesses. The data revealed that limited access to financial resources, whether in the form of loans, grants, or personal investment, directly hindered their entrepreneurial progress. Ms. Amazonite confessed that “The funding for my business came from me. I would love more. Currently, I am working on securing grants, which will enable me to explore options.” Ms. Emerald elaborated on her experience with funding institutions by stating that “If funding institutions lend us money, we need to have a lump sum of money in an account that they can draw from, just in case they do not recover their investment.”

Participants expressed frustration over stringent lending criteria, lack of familiarity with

funding sources, and perceived bias in access to capital. These funding obstacles not only delayed business development but also contributed to emotional strain and discouragement. To illustrate this compounding effect, Ms. Diamond explained how traditional capital requirements did not align with the nature of her business model but “As a Black woman, it is not easy to access the necessary capital. The credit score is usually too low, and they have no support, and a co-signer is required.”

Echoing these frustrations, Ms. Ruby shared her initial experiences with credit-related challenges and corroborated these sentiments by reporting that:

My credit scores posed challenges in starting the business. I did not meet the requirements to receive funding when I first applied. I was advised to work on my credit issues to improve my score and to try again in six to 12 months.

Ms. Garnet reflected on her experience applying for loans during the COVID-19 pandemic by revealing that even high credit scores were met with rejection and, at times, overt discrimination:

During the COVID-19 pandemic, I applied for a PPP loan. I had a credit score of 850, but three banks still rejected me. The paperwork was tedious, and trying to call the banks was challenging because calls would drop while talking to a loan officer, and they would not return my calls. My business is very profitable, and three years ago, I was also denied a line of credit. I was qualified for the loans and did not need a co-signer. I experienced prejudice from bankers when I applied for loans in person. They had a terrible attitude; they took one look at me and decided I did not qualify for anything. There was no reason for them not to give me the loans with a credit score of 850. They did not provide an apparent reason for my denial. The denial said I was not qualified for the loan. I was

finally approved for the PPP loan after applying online using the same information I provided during the in-person visit at the different banks.

For some participants, self-funding was not a strategic choice but a necessity. Ms. Malachite conveyed the personal cost of financing her business independently. Ms. Malachite specified that generating money has been a challenging issue by stating that “I used my savings account to start and maintain my business.”

Others, like Ms. Morganite, highlighted the unfairness in compensation and treatment within event-based entrepreneurship by expressing:

My startup funding came from jobs and events I planned. I was unable to obtain a loan because I did not have sufficient credit. Sometimes, I felt frustrated because I did not always receive funding from others who did similar work. For example, my company and I held events in Savannah and Atlanta. They only offered me \$20,000 to hold 10 events. I realized I was not compensated fairly and was not given adequate space to hold events, unlike my friend, a White business owner who was doing the same thing. However, remember that I organized 10 events across two cities in the heat, while my White colleague did just one event and received \$50,000. I attended his event, which had fewer than 200 people present. He had a spacious venue for his event. I faced several challenges: my events were frequently shut down. The management company overseeing my venue was prejudiced against us and did not grant us the same freedom that my White colleagues received during their events. They constantly told us we could not do certain things outside, while they allowed my White colleagues to do whatever they wanted at their event. It was overwhelming for me. Moreover, I observed that people received more funding than I did based on their gender and race. Here I was, offering 10 times

essentially what he provided, yet he received double what I did. I realize that as a Black woman, people expect me to ask for less money. They automatically assume I will be grateful for whatever they offer, and sometimes we are overly appreciative. We are too eager to say, “Yes,” or “Thank you for choosing me,” only to realize later that we should have asked for more money. Now, I do not ask for less; I demand more. I have been trying to step out of those spaces personally, request more, and allow people to negotiate the price of the events with me.

The data revealed that limited financial access, whether through loans, grants, or personal savings, directly constrained business development and contributed to emotional and professional strain. Participants described stringent credit requirements, limited familiarity with funding sources, and patterns of bias in resource allocation.

Several participants discussed how funding issues impacted their ability to secure funding for their businesses. Ms. Diamond highlighted a disconnect between her business model and traditional funding frameworks. She shared that low credit scores and a lack of co-signers acted as significant barriers. Ms. Ruby echoed similar obstacles, stating that she was advised to delay her application until she improved her credit score, which was an emotionally taxing requirement that postponed her startup plans. Ms. Garnet recounted attempts to secure a PPP loan during COVID-19, despite having a credit score of 850. Her applications were rejected without explanation and marked by overt prejudice. Ironically, when she submitted identical information online, her loan was approved, pointing to implicit biases in face-to-face banking environments. Ms. Malachite turned to self-funding not by choice, but out of necessity, using personal savings to launch her venture. Ms. Morganite offered a poignant contrast, showing how race and gender intersect in funding disparities. While managing ten events across Georgia, she was compensated

far less than a White peer running just one. Venue restrictions, prejudiced experience, and limited financial support left her feeling devalued. Her response to systemic undercompensating was bold: “I do not ask for less; I demand more.”

Theme 1: Funding Issues’ challenges were more than financial hurdles; they underscored entrenched inequities in access, treatment, and expectations. These women’s testimonies revealed a cycle where creditworthiness, racialized bias, and institutional gatekeeping collectively limited entrepreneurial growth. However, their responses demonstrate fierce resilience, self-advocacy, and evolving strategies to demand fairness. This theme highlights the pressing need for inclusive financial systems that acknowledge and support Black women entrepreneurs on equal terms. These findings underscore the need for urgent attention to both structural reforms and the provision of empowering resources to ensure equitable access to capital and foster entrepreneurial success.

**Theme 2: Lack of Support.** The second theme identified for Research Question 1 was the Lack of Support in starting a business. This theme emerged from the experiences of five out of the 15 participants (33.3%) who expressed challenges, including insufficient mentorship, training, grant funding, and a lack of encouragement from other Black women in business. Participants who experienced a lack of support were Ms. Malachite, Ms. Moonstone, Ms. Opal, Ms. Ruby, and Ms. Topaz. The collected data revealed that the challenges faced by participants negatively impacted their ability to obtain support for their businesses.

Ms. Malachite emphasized the importance of communal support in overcoming systemic and emotional barriers:

Having support from one another (other business owners) would help your business to thrive as a new owner. I feel like some Black women might be afraid to reach out and

ask for help from other businesses. We must work harder because it often seems more is required for someone to support a Black female business than for any other type of business.

Building on the lack of support, Ms. Moonstone spoke candidly about the challenges of locating mentorship within her community:

The lack of mentorship is a problem. Finding another company with similar backgrounds and experiences hinders my business and others. I think there is a lack of support from other Black female businesses because some do not want to share their experiences and knowledge with you. When knowledge is gained, it should be shared rather than held onto. When starting a business and you have identified various opportunities to capitalize on, you should be willing to share them with the next group, so that we can all benefit.

Ms. Opal provided a perspective on professional development by offering the following reflection:

We lack access to training and other resources. Some of us do not have equal access to business resources, training programs, and educational opportunities that can help us develop our skills and grow our businesses. When I started, I was inexperienced, but I was fortunate to work for someone who taught me the ins and outs of the business, allowing me to start my own.

The absence of grant funding support emerged as a particular concern among several participants. Ms. Ruby recounted her difficulties in navigating the grant application process:

There is a lack of support for Black women entrepreneurs in receiving grant funding. I have not found any resources to help me complete grants. With a grant, you do not have to pay it back. I have applied for several grants. I never heard back from them, even after

I tried to follow up to see if I had been approved.

Similarly, Ms. Topaz described her struggle to sustain her business without institutional assistance:

There is a lack of support in receiving grant funding for Black women starting a business. I do not have the resources available to help me complete the application. I needed to find funds to keep my business going. Grants are not repayable, but are hard to apply for and secure.

Five participants (33%) expressed frustration over the absence of meaningful mentorship, professional training, accessible grant resources, and peer encouragement from fellow Black women entrepreneurs. Ms. Malachite underscored the emotional and systemic importance of peer support. She noted that Black women often face higher burdens to gain acceptance or assistance within entrepreneurial spaces and may hesitate to ask for help. Ms. Moonstone highlighted a critical gap in mentorship, voicing concern that some Black women business owners withhold knowledge rather than share lessons learned and undermining communal progress. Ms. Opal described limited access to training and skill development. Her professional growth was made possible only through an informal mentor, emphasizing the scarcity of structured support systems. Ms. Ruby discussed difficulties applying for grant funding, pointing out that resources for guidance were lacking and that follow-up efforts were met with silence, adding to her discouragement. Ms. Topaz reflected on the technical and emotional toll of seeking financial assistance. She stated that applying for grants was complicated and isolating, especially without institutional support or accessible guidance.

Theme 2: The Lack of Support, revealed an ecosystem where Black women business

owners often operate without a network to uplift, mentor, or equip them with essential tools for success. The absence of communal knowledge-sharing and institutional scaffolding deepens existing systemic inequities, reinforcing the burdens they must navigate on their own.

Participants voiced not only the barriers they encountered, but also a vision for a more collaborative and inclusive entrepreneurial culture. The participants envisioned centers that shared wisdom, targeted resources, and relational encouragement. Their experiences serve as a call to action for stakeholders, educators, and policymakers to establish strategic support pathways that affirm the potential and perseverance of Black women in the business world.

**Theme 3: Non-Acceptance.** The third sub-theme identified for Research Question 1 was Non-Acceptance in starting a business. This theme was reflected in the narratives of five out of the 10 participants (33.3%). Ms. Garnet, Ms. Moonstone, Ms. Morganite, Ms. Pearl, and Ms. Topaz each described feeling dismissed, questioned, or undervalued in their entrepreneurial pursuits. These entrepreneurs described experiences of being dismissed, invalidated, and culturally excluded, particularly in interactions with non-Black business leaders and communities. Ms. Amazonite expressed that:

We have been stopped for so long, and we have done our best to allow others to accept us. The key is that once we are received, we should be able to own our own, have our own, or set an example for people to follow behind us.

Ms. Diamond reflected on how non-acceptance was an issue for her in the workforce before becoming an entrepreneur:

As a black woman entrepreneur in education and consulting, I had to approach these companies to work, and often, they were surprised when I arrived and felt I should not be there. Acceptance is the problem, and sometimes I think they do not accept Black

women, and the knowledge that they have, unless we can prove what it is that we are going there for.

Expanding on this theme, Ms. Moonstone described the lack of collaboration and acknowledgment from non-Black male business leaders:

My experience working with Non-Black male business leaders is that they do not accept you as working with them; they are not willing to advise or give you advice to help you. They are hands-off, and they never have a complete answer to your questions.

Ms. Morganite offered a striking account of how her brand's unapologetically Black identity elicited discomfort and exclusion in predominantly White spaces by stating that:

Working with non-Black individuals, my brand name is 'Carefree Black Girls, ' and they know I am a Black woman. Because of my business name, people are scared to come to my event because they think that the event is only for Black people, and the venue owner calls me and tells me that he had a complaint from a curator and customers, which is not true, to shut me down. Other White venues have tried to take my lineup of Black women's talent by offering them \$200 more to perform on their stage. So, non-Black males are intimidated when they see me coming and do not accept me as a competitor.

Adding another perspective to the theme, Ms. Pearl discussed how cultural dismissal and subtle ridicules shaped her interactions with non-Black peers:

Non-Black people negatively received me. I can feel the negative vibe they give off. When they learn what my business does, they use sarcasm like my business, and I am some joke. They do not see me as a Black woman. They feel like I cannot do what I am doing, until I probably do something free, and then the word of mouth gets around that I could really do my business and know what I am doing.

Ms. Lapis Lazuli underscored the enduring perception gap regarding Black women entrepreneurs' legitimacy and expertise:

From my experience, non-Black individuals feel Black women entrepreneurs are not knowledgeable, and they do not accept us. They think we have not been around long enough. They look at the years we have been in business and sometimes brush us off because we do not have brick-and-mortar businesses. I feel like we are not able to compete against them. Moreover, we can do the same thing as they do.

This theme underscores the pervasive struggle for recognition faced by Black women entrepreneurs. The participants' accounts reveal that non-acceptance extends beyond passive exclusion and includes active dismissal of identity, expertise, and value. Ms. Diamond reflected on pre-entrepreneurial workplace encounters, sharing how her knowledge and presence as a Black woman were met with surprise and skepticism. Acceptance, she said, came only after proving her purpose and value. Ms. Moonstone highlighted exclusionary dynamics with non-Black male peers. She described a reluctance to engage, collaborate, or offer guidance, which undermined professional growth. Ms. Morganite experienced hostility and isolation due to her brand's overt celebration of Black womanhood. Her events were falsely labeled as exclusionary, venues attempted to poach her talent, and she was framed as a threat rather than a peer. Ms. Pearl spoke to the emotional toll of condescension and sarcasm from non-Black individuals. Only after providing free services did others begin to recognize her legitimacy, despite her proven capabilities. Ms. Lapis Lazuli emphasized a broader perception gap. She explained how Black women entrepreneurs are often viewed as inexperienced, less capable, and "temporary" players, especially those without brick-and-mortar establishments, despite their accomplishments.

Theme 3: Non-Acceptance, reflected participants' feelings of being overlooked, excluded, or unheard, experiences that emerged across conversations, collaborative efforts, and interactions. However, despite these obstacles, they persist, strategically amplifying their voices, affirming their brands, and challenging societal expectations of those who belong in business leadership. These findings prompt a broader reckoning with how race and gender influence entrepreneurial acceptance, underscoring the urgent need for equity-centered cultural change.

**Theme 4: Racial and Gender Discrimination.** The fourth theme identified for Research Question 1 was Racial and Gender Discrimination, a challenge participants faced when starting their businesses. This theme emerged from the experiences of 13 out of 15 participants (86.67%). The participants who expressed these challenges were Ms. Amazonite, Ms. Amber, Ms. Amethyst, Ms. Diamond, Ms. Emerald, Ms. Garnet, Ms. Lapis Lazuli, Ms. Moonstone, Ms. Morganite, Ms. Opal, Ms. Pearl, Ms. Ruby, Ms. Sapphire, and Ms. Topaz, who described the intersection of race and gender as a significant barrier to entrepreneurial success. They reported facing discrimination, stereotyping, and a lack of credibility, which negatively impacted their business ventures. Several participants highlighted how their race and gender heightened the need to establish their credibility. Participants also described challenges such as racial and gender bias in client interactions, undervaluation of their labor, professional exclusion, branding resistance, and even having to alter their business presentation to counter prejudice. Ms. Amazonite described repeated instances of being overlooked and underestimated in her field:

As a Black woman entrepreneur, sometimes I have to do more or express myself more than I would if I were a White male or a White woman, not to say that it comes easier for them. This is a different tactic. For example, when I was trying to find someone to be my

mentor, I went through a couple of White tattoo artists who were willing to mentor me, but they gave me the runaround or talked down to me. However, I also think that as a Black woman in the industry, I am constantly having to prove myself, so people will not look at me as if I do not know what I am talking about. I have created a platform for other artists to work at events. At different events, I have had people overlook me to talk to one of my other male tattoo artists, and they do not even know what is going on.

Building on this dynamic, Ms. Amber reflected on the sacrifices made to pursue entrepreneurship, illustrating how financial constraints often compound racial and gender-based burdens:

My perception of being an African American female entrepreneur is that it is challenging. I had to work and spend money on bills. I was unable to save it or invest it in my business. I feel like a lot of Black women have had to work backwards and make sacrifices. I sold my house in Philly so I could have startup funding for my business.

Other participants, like Ms. Amethyst, recognized how historical and contemporary inequities intersect, yet remained hopeful about how Black women are increasingly asserting their talents and leadership:

As an African American female entrepreneur, not too long ago, we were fighting for equal pay and equal rights. We did not have the same rights when it came to voting or working, and so to have all of these challenges that we faced 50 years ago, or however the timeframe was, I feel, very encouraging to see a lot of Black women recognize that they have so many gifts within themselves that they can give to the world.

I would also say that I think it is equally vital that we continue to research our industries. Furthermore, explore how we can grow as professionals and invest in ourselves to rise

above the negative stereotypes and status quo that we also face.

Ms. Diamond's account revealed how workplace exclusion affected her professional trajectory, underscoring how race and gender biases can inhibit career mobility:

My perception is that, as a Black female entrepreneur, I must focus on my knowledge and growth. I feel that, like the other non-Black leaders I have been in contact with, I have had some who were supportive of me, particularly in my career and project management, but I have also had some who were not. I had a bad experience and ended up quitting working at that company because I worked hard and long hours, and there was a group of White men who decided that I was not fit enough for an executive-level or director-level position. I will put it that way, and they ended up giving it to a White woman with whom I worked well.

In several cases, participants found themselves navigating social perception to mitigate discrimination. Ms. Emerald, for example, altered her staffing composition to counter client bias:

As a person of color, I have had some challenges. Once people found out that my business was Black-owned, I did not receive many clients. I had to make sure that I grew my business by hiring White staff to take that perception away from White clients. My business is a business for Black people by Black people, and I am not trusted. Non-Black individuals minimize the value of my program because they have an issue with me, an African American woman entrepreneur.

Ms. Garnet noted that stereotypes around labor and service roles are often led to under compensation and undervaluation:

As a Black woman entrepreneur, I feel like I am less valued because people do not know how much I have to do as a childcare provider. I am a licensed childcare provider. I often

face non-Black people who want my services but do not want to compensate me for the time. I work long hours and have taken care of children for their parents to go on vacation. Other services I provided depend on the needs of the working family. To alleviate concerns and address objections from services as a client, and to do so. For some, simply existing as a Black woman entrepreneur was an act of resistance and triumph.

Ms. Lapis Lazuli saw her continued presence as a testament to resilience:

As an African American female, I have gone through all the challenges that we as Black women have had, because of who we are, the stigma that they have towards a Black woman, our race, are sex to be able to stand to have a business in the year of 2024, where they are still raising, where they are still prejudice, says a lot about us.

The impact of bias extended into branding and business operations.

Ms. Morganite recalled being frequently misjudged based on the name and image of her business:

As a Black female entrepreneur, people have a perception that we are going to be difficult, or they think I want to be spicy, which I know I can be a little, tell them I already am unconventional, because I have been fortunate enough to work with Black people a lot. So, people not of color perceive us to be either more aggressive and less informed on the job, or they already assume that I am going to react a certain way, or that I do not know something. I have had venues, and the people at the venues tried to make it difficult for me to hold them. They say things like you need a business permit to operate here, and I hand it to them. Alternatively, they will say it will be another week, and I will email you all the materials and then hand them over. Then they think I am

trying to be smart with them, and I respond, “No.” I am prepared because I knew you would ask me about this, specifically whether it is insurance for an event or proof of my LLC. Like I have had people ask me for proof that I was operating a business before I could rent their venues. People would say no to me because my brand is ‘Carefree Black Girl.’ They do not want to do race-focused events. So, I have had that push back, you know. Not sure if the community I serve will support the event. So, they have doubts about renting to me, and I feel like these issues are constantly recurring.

In sectors marked by international and regional racial hierarchies, Ms. Opal encountered resistance across cultural boundaries:

It is a bit of a shock when they find out that I am an African American woman in that industry. As a Black woman entrepreneur, dealing with customers mainly in the southeastern portion of the United States, you run into racial issues and dealing with customers from third-world countries that are not accustomed to Black women being in any power, authoritative figure, or any business, I have run into racial issues.

Colorism and stereotyping also emerged in client interactions, as Ms. Pearl highlighted:

As a Black female entrepreneur, I have experienced racism from non-Black people. I own a business that specializes in painting and cleaning homes to make them available for resale or rental. My skin is darker than most Black females. When I talk to potential clients on the telephone, they perceive me to be from a different race. When I meet them face to face, they are shocked to see I am a Black female. They have already made up their mind that they do not want to hire me without knowing me or what I can offer.

Ms. Ruby framed her identity as central to her brand, acknowledging both visibility and vulnerability:

As a Black female entrepreneur, I am at the forefront of my business, and the name of my business is 'Get You, Girl Vegan.' That is the first thing non-Blacks see. They see my race, and they see my gender. I believe it plays a significant role in my business because it allows people to get to know me, understand my background, and learn about the services I offer. So, I would say it plays a significant factor. It is a big identifier.

Ms. Sapphire linked racial and gender bias directly to economic devaluation:

As a Black woman entrepreneur, some of the challenges for me are location, as far as interacting with people. They do not know me, and when they see me, I am a Black woman. They do not see or feel that I can do the job, and try to offer me less money. My prices are competitive compared to other businesses similar to mine. I do not take less money for the same job. After asking around about my services, they realized I know the job and can produce results.

Finally, Ms. Topaz illustrated how prejudiced assumptions often led to attempts to undermine her legitimacy, until her professionalism contradicted stereotypes:

As a Black female entrepreneur, I had to prove that I was competent and worthy of being in business. I buy real estate to repair and rent for residual income. I will rent to anyone qualified. I encountered renters who thought I did not know what I was doing and tried to take advantage of me because of societal perceptions they heard about Black females in general. I have had some to tell me, I know your kind, I know how to handle you. They quickly learned that I was very professional and would do what I had to do legally if they did not comply as tenants.

Thirteen out of the 15 participants (86%) described challenges such as racial and gender bias in client interactions, undervaluation of their labor, professional exclusion, branding

resistance, and even having to alter their business presentation to counter prejudice. In reflecting on being a Black businesswoman, Ms. Amazonite has been repeatedly underestimated and had to overperform to be seen as competent. Her authority was routinely overshadowed by that of her male counterparts, even within her own business. Ms. Amber discussed the personal cost of entrepreneurship, including sacrificing homeownership to fund her startup amidst economic and social pressures unique to Black women. Ms. Amethyst offered historical context, noting the encouraging shift in Black women's self-empowerment, resilience, and leadership despite lingering stereotypes. Ms. Diamond shared how racial bias undermined her career advancement, leading her to leave a company that disregarded her qualifications in favor of White peers. Ms. Emerald adjusted her staffing to appease racially biased clients, revealing the strategic navigation Black women entrepreneurs often employ to remain viable. Ms. Garnet, operating in childcare, faced consistent undervaluation and resistance to fair compensation from non-Black clients who failed to recognize the breadth of her service. Ms. Lapis Lazuli viewed her entrepreneurial persistence as both a symbol of resistance and a testament to the strength required to succeed as a Black woman in 2024. Ms. Morganite encountered bias toward her brand identity, "Carefree Black Girl," which triggered venue pushback and assumptions about her professionalism, despite being well-prepared and legally compliant. Ms. Opal described globalized racial bias, noting resistance from both Southern U.S. clients and international customers unfamiliar with Black women in leadership roles. Ms. Pearl faced colorism and stereotyping that created client shock and withdrawal once they saw her in person, despite her professional capabilities. Ms. Ruby spoke openly about the visibility of her identity through branding, recognizing both its power and vulnerability in public perception. Ms. Sapphire connected racial bias directly to economic devaluation, as potential clients attempted to underpay her solely based on assumptions tied to

her race and gender. Ms. Topaz recounted how renters tried to exploit her perceived lack of authority until she demonstrated her professionalism and legal acuity.

Theme 4: Racial and Gender Discrimination, encapsulated how Black women entrepreneurs must continuously negotiate their visibility, value, and legitimacy in deeply racialized and gendered economic landscapes. The women's stories revealed not only the burden of having to "prove" their worth, but also the creativity, integrity, and endurance they channeled to overcome systemic barriers. Their experiences moved beyond mere survival; they reflect a defiant assertion of selfhood, professionalism, and excellence. These findings illuminate the layered complexity of entrepreneurship for Black women, where navigating bias is both a daily reality and a strategic skill. Their stories demand acknowledgment and action to dismantle stereotypes, expand cultural acceptance, and cultivate systems that affirm Black women's full and rightful place in business leadership.

In essence, Research Question 1 not only documents challenges, but it also bears witness to transformation, activism, and courage. These findings serve as a testament to the resilience of Black women entrepreneurs and provide foundational insights for equitable reform across the business landscape. These challenges were not isolated incidents but interconnected forces that reflected enduring structural inequities, cultural invalidation, and exclusionary practices within the entrepreneurial ecosystem. Participants shared deeply personal accounts of marginalization, skepticism, and psychological strain, which were often intensified by race, gender, and geographical location.

Nevertheless, their stories also revealed a powerful undercurrent of resilience and ingenuity. Through these narratives, it became evident that these women were not merely confronting systemic challenges but actively resisted them through self-advocacy, community

collaboration, and persistent innovation. This thematic exploration underscored the significance of addressing institutional barriers that disproportionately impact Black women entrepreneurs. Their voices reaffirm the need for inclusive policies, culturally competent resources, and affirming support structures that go beyond surface-level diversity initiatives.

***Research Question 2: How do Black women entrepreneurs address the challenges they experience in sustaining a business in Georgia?***

In response to Research Question 2, participants reflected on their lived experiences and offered actionable advice to other Black women aspiring to launch businesses. The data yielded three themes: Theme 5: Connect with Other Entrepreneurs; Theme 6: Never Give Up; and Theme 7: Attend Workshops and Training. These findings are summarized in Table 4.

**Table 4**

*RQ2 Coes used in NVivo*

Name	File	References
Connect with other Entrepreneurs	4	4
Never Give Up	3	3
Attend Workshops and Training	7	7

Figure 2 presents the mind map for the three themes of Research Question 2, outlining how Black women entrepreneurs address the challenges they face in sustaining their businesses.

**Figure 2***RQ2 Codes used in NVivo*

*Note.* The figure displays the “Strategies to Address Challenges” Mind Map, created using NVivo (Version 14).

**Theme 5: Connecting with Other Entrepreneurs.** Theme 5, identified for Research Question 2, was Connect with Other Entrepreneurs as a strategy for achieving success in starting a business. Four out of 15 participants (26.67%), Ms. Amethyst, Ms. Pearl, Ms. Ruby, and Ms. Sapphire shared that building relationships with fellow entrepreneurs offered critical guidance, encouragement, and shared resources. These participants highlighted how collaboration, informal mentorship, and open communication helped them navigate early challenges and fostered a sense of belonging within the entrepreneurial space. Connecting with others in similar or more advanced business stages emerged as a key factor in reducing isolation and building confidence.

Ms. Amethyst emphasized the importance of surrounding oneself with experienced and successful business owners:

Making connections and aligning yourself with people who are already where you want to be. Position yourself so that every single time you look at a business owner who has

already been successful. You can see what they have done. So, whether the storms in the past. Find a mentor who is either in the same industry as you or has a lot of industry background in general.

Echoing this sentiment, Ms. Pearl advocated for the creation of more communal spaces tailored to Black women entrepreneurs:

I think experiences there should be more groups that cater to Black women entrepreneurs. I think it should be a circle of connecting and networking! I think that would be better for us. Not just because we are Black, but so we can stay informed and not get overlooked on certain issues.

Ms. Ruby shared how organic support networks among Black women in her industry created a sense of unity and mutual uplift:

I am around Black women business owners. I will say in my industry, when I am out, and I am working on my pop-ups and other projects, we all support each other and have connections to one another. We help each other and things like that. It is like a community, and we are all rooting for each other to succeed as we embark on this unbeaten path and try to create success for us in the world.

Finally, Ms. Sapphire highlighted how learning from seasoned entrepreneurs can serve as both inspiration and practical guidance:

We should have more Black female entrepreneurs in our area of business to form connections, learn from, and network with other Black women in business. If they have been in business longer than I have, they could share their experiences and knowledge to help me become more successful.

The data revealed that connecting with other entrepreneurs provided an intentional

cultivation and leveraging of professional relationships for Black women in business. Ms. Amethyst stressed the importance of intentional alignment with successful business owners to model resilience and weather past storms. Ms. Pearl advocated for dedicated networking spaces tailored to Black women entrepreneurs, emphasizing collective learning and visibility. Ms. Ruby celebrated the organic sisterhood she experienced through pop-ups and industry events that focused on community rooting for one another's success. Ms. Sapphire underscored the value of learning from seasoned Black women entrepreneurs whose lived experiences could serve as roadmaps.

Theme 5, *Connecting with Other Entrepreneurs*, emphasized that entrepreneurship is not a solitary endeavor, but a communal pursuit fueled by connection, trust, and shared growth. For Black women entrepreneurs, building networks is both a strategic and healing process, allowing them to exchange knowledge while affirming one another's journeys. These relationships cultivate not only professional development but also collective uplift, forming a foundation where success is strengthened by solidarity. Connecting with others became a counter-narrative to isolation where support became strategy, and community became catalyst.

**Theme 6: Never Give up.** The theme was identified in response to Research Question 2 as a strategy rooted in perseverance, resilience, and self-affirmation. Four participants (26.67%), Ms. Amethyst, Ms. Diamond, Ms. Ruby, and Ms. Sapphire shared personal challenges and barriers they encountered while attempting to start their businesses. These women emphasized the emotional and psychological strength required to continue despite feelings of defeat, self-doubt, or external obstacles. Their commitment to press forward, often against systemic and interpersonal resistance, was described as a foundational mindset for success.

Leading this narrative, Ms. Amethyst framed perseverance as an act of defiance and legacy-building:

As a Black female entrepreneur, I will never give up. It is to defy us, and it is to be a servant as well as to be an encouragement to another generation that comes after me.

Thus, I also would say that it is my birthright to be a business professional to do whatever it is, whatever it is that I desire. So, it is just honestly defying all odds in real-time. Thus, I am empowered, and I am confident it empowers others.

Similarly, Ms. Diamond described success as a continual effort of self-discipline, perseverance, and internal motivation:

I think it takes work. I think it takes a lot of work, commitment, and motivation. You really cannot give up. You have to keep at it. You must continue to strive for self-improvement. You have to keep trying to motivate yourself. It will not happen if you do not make it happen. Thus, being an entrepreneur is difficult for anyone, not just Black women. However, as a Black woman, I feel like we always have to do more than what we know others have to do to be successful, and we have to take that Extra to be better.

Adding to this theme, Ms. Moonstone highlighted inner strength and focus as her compass for navigating obstacles:

I believe that, just like anything else in life, throughout history, we have always had to have a backup plan and never give up. I believe most of my challenges stem from within myself. I try never to give up by staying focused.

Each participant articulated the emotional and psychological resolve required to confront barriers and maintain forward momentum in their entrepreneurial journey. Ms. Amethyst framed

her perseverance as a powerful act of legacy-building and empowerment. She described never giving up as her birthright and as a service to future generations of Black women entrepreneurs. Ms. Diamond emphasized the importance of discipline and self-driven growth. Her reflection acknowledged the additional burden placed on Black women, noting that “we always have to do more” and “take that extra step to be better.” Ms. Moonstone spoke about focus as her guiding principle. She recognized internal challenges as barriers, stating that persistence is rooted in personal strength and the refusal to be derailed. Ms. Ruby aligned this theme through her statements emphasizing visibility, resilience, and the power of identity in overcoming marginalization.

Theme 6, *Connecting with Other Entrepreneurs*, encapsulates the tenacity and emotional resilience that Black women entrepreneurs harness to defy expectations, overcome internal doubt, and navigate external adversity. Their commitment to perseverance is not just a personal philosophy; it is a form of resistance, a strategy for survival, and a tool for generational empowerment. “Never give up” becomes more than a mantra; it is a foundational mindset that drives innovation, sustains hope, and reinforces self-worth in the face of systemic and interpersonal challenges. The voices in this section affirm that success begins and endures through unwavering belief in oneself.

**Theme 7: Attend Workshops and Training.** This theme was identified as a strategy for gaining knowledge and skills essential to entrepreneurial success. Seven participants (46.66%), Ms. Amethyst, Ms. Emerald, Ms. Moonstone, Ms. Morganite, Ms. Lapis Lazuli, Ms. Malachite, and Ms. Topaz, spoke about the value of participating in educational programs, business workshops, and technical training. These opportunities provided them with practical tools, exposure to business fundamentals, and a sense of empowerment. Participants emphasized that

attending workshops and training sessions enhanced their confidence, connected them to helpful networks, and equipped them to navigate the complexities of launching and managing their businesses. Ms. Amazonite mentioned her views on training, “I think training and workshops are beneficial. The more you know, of course, the better you are equipped to handle certain situations that might come about.” Ms. Emerald spoke positively about her experience with mentorship:

I signed up for a mentor through the Savannah Score program, which is a nonprofit, but it is the nonprofit side of the Small Business Administration. They will match you with a mentor who is in the same type of business as you, and then they will guide you as long as you need them, providing support until your business takes off.

While discussing her experience, Ms. Amethyst stressed the importance of ongoing personal investment through education and adapting to changing technological landscapes:

I think attending workshops and training sessions related to entrepreneurship is very important. I believe that to be successful means continuously investing in yourself, because you are your best investment. As the world changes every day, we must adapt to these changes and also be aware of the new recommendations to offer clients the best possible example of technology. We now have advancements in technology, such as artificial intelligence. AI, there are ways I can invest in my craft by attending workshops to learn about technology and how to apply it to my business. So, for people who are not tech-savvy, they may not understand the technology, but I am the person who can help them understand new ways of approaching wellness or skin care through technology. Therefore, I believe it is essential for us to continually invest in ourselves, as the world is ever-changing and evolving. Thus, we must adapt to it.

Echoing this emphasis on resource access, Ms. Emerald described how locating affordable workshops helped her navigate early startup challenges:

I appreciate workshops and training about entrepreneurship. That is the challenge with startups. Attending workshops and training was the first thing I did when starting my business. I found free ones here and there. It can be expensive to pay for training, but it is nice to be able to find resources that cover the cost of those trainers. Several grants are available if you can secure them. I would use the money to fund my training and ensure that I understand business principles before attempting to open a business. So, I welcome workshops, training, and trainers.

Ms. Moonstone added her perspective on the convenience and value of virtual learning environments, particularly webinars and online courses:

I enjoy attending workshops and training sessions related to entrepreneurship. I attend all the webinars; they are easier because you can access them online. I do the classes online. I always strive to improve and become a specialist in my field.

Reinforcing the theme of continuous learning, Ms. Morganite illustrated how expert-led sessions have helped her make more informed business decisions:

I believe that training and attending workshops are excellent ways to support the success of Black female entrepreneurs. I enjoy educating myself and learning to identify the needs of the audience I serve. Attending workshops and training sessions related to entrepreneurship, I learned from experts who shared their valuable knowledge and best practices, which have helped me make informed decisions about my business. So, yes, I think that knowledge and information being accessible to us is the most beneficial. I'm

always going to a workshop. I am always trying to do a class because I have to keep learning, especially as an entrepreneur.

Ms. Lapis Lazuli framed training as a strategic necessity for staying competitive and informed within a dynamic business climate:

Training and attending workshops in entrepreneurship are ongoing. You have to add it. By attending training and workshops, you will stay informed about the current state of your business, as trends, changes, and upcoming developments are constantly evolving. I attended training and workshops because they are vital to my business success.

Ms. Malachite reflected on the practical application of workshop content, highlighting how targeted sessions helped reduce risk in her decision-making:

I have attended training and workshops that relate to entrepreneurship. I have received information from different trainers. I was able to apply some of the information I learned to my business and reduced the number of risks I took. It is very important to find workshops and training courses that are tailored to the specific needs of entrepreneurs.

Finally, Ms. Topaz illustrated how training combined with peer collaboration, especially among Black women in real estate, can create shared success and empowerment:

I have attended workshops offered in my field of business. Making connections with others in the same industry is essential. We have also established a women's group that supports other Black women in the real estate industry by offering valuable information. Our male counterparts often do not share information with us and do not invite us to their workshops. You can grow your business by taking advantage of available training. However, numerous online courses are available where you can learn many things, and YouTube is an excellent resource for exploring various business aspects. Self-

development is also crucial, and many self-development courses and training options are accessible online. Through our connections with other Black women entrepreneurs in real estate, we ensure access to the tools and training we need. If I hear about something useful, we will present it to the group. If we believe it will be beneficial, we share it with the group and provide training and support for one another.

Participants described education and training as essential tools for reducing startup risk, staying informed of business trends, mastering industry-specific skills, and building confidence. The accessibility of free and low-cost training options, along with the growing prevalence of virtual learning environments, offers flexible pathways for growth and self-development. Training also emerged as a gateway to community building, allowing entrepreneurs to share insights, identify trustworthy mentors, and foster collaborative success. Ms. Amethyst emphasized lifelong learning and technological adaptability, viewing education as personal investment and industry relevance. Ms. Emerald appreciated affordable learning opportunities that helped her build foundational knowledge and access grants for further training. Ms. Moonstone reflected on the convenience of online courses and webinars, noting their ease and impact. Ms. Morganite discussed learning from experts as a source of empowerment and smarter business choices. Ms. Lapis Lazuli framed training as ongoing strategic alignment with market trends and professional expectations. Ms. Malachite stressed how applied knowledge from workshops helped reduce risk in real-world decisions. Ms. Topaz illustrated how group-based training among Black women in real estate strengthened access, empowerment, and collective progress.

Theme 7, Attend Workshops and Training revealed that education is not an ancillary pursuit, but rather a core entrepreneurial strategy. Workshops and training provide a robust

platform where knowledge translates into capability, confidence, and growth. For Black women entrepreneurs, these spaces are more than informational and are transformative, offering tools to navigate systemic barriers and elevate their expertise in competitive markets. By investing in self-development and embracing evolving technologies, these women redefine what success looks like—not just for themselves, but for their communities. This theme affirms that learning is a form of liberation and that entrepreneurship thrives where education access is equitable, intentional, and actionable.

Research Question 2 examined the strategies Black women entrepreneurs use to position themselves for business success amid systemic challenges. The identified themes highlight participants' recognition of proactive learning, strategic networking, personal resilience, and culturally affirming support systems as key factors. This tapestry of strategies reflects not just ingenuity but also resistance, active efforts to claim space, assert value, and build a legacy despite longstanding barriers. These approaches, while diverse in execution, were uniformly underpinned by self-determination and collective wisdom. Participants navigated exclusion not with resignation, but with resourceful resolve and strategic adaptation.

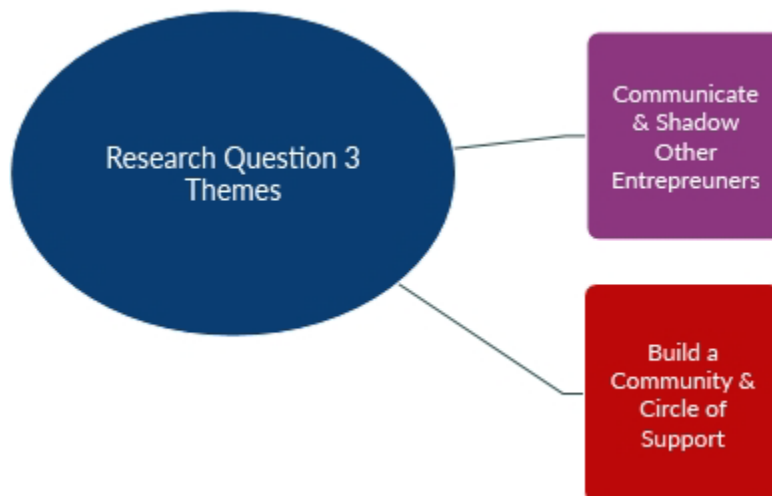
***Research Question 3: How can Black women become successful entrepreneurs in starting a business in Georgia?***

The participants discussed strategies to support Black women interested in becoming successful entrepreneurs, drawing on their personal experiences. In response to Research Question 3, two themes emerged: Theme 8: Communicate and Shadow Other Entrepreneurs, and Theme 9: Build a Community and Circle of Trust. These themes reflected the participants' emphasis on relationship-building, mentorship, and trusted networks as critical components of entrepreneurial growth, as illustrated in Table 5.

**Table 5***RQ3 Codes used in NVivo*

Name	File	References
Communicate & Shadowing other Entrepreneurs	4	4
Build a Community & Circle of Support	7	7

Figure 3 displays the mind map associated with the three themes for Research Question 3, outlining how Black women addressed and employed strategies to achieve success as entrepreneurs.

**Figure 3***Theme: Strategies to Become Successful Entrepreneurs Mind Map*

*Note.* The figure shows Theme 3 Mind Map, NVivo (Version 14).

**Theme 8: Communicate and Shadow other Entrepreneurs.** This theme was identified as a strategy for achieving success in entrepreneurship. This insight emerged from the experiences of four out of 15 participants (26.66%), Ms. Amethyst, Ms. Garnet, Ms. Pearl, and

Ms. Moonstone, who emphasized the importance of engaging with more experienced entrepreneurs through observation, dialogue, and mentorship. These participants expressed that learning from others' journeys, understanding real-world challenges, and accessing practical advice helped shape their own business strategies and mindsets. Building on the concept of mutual empowerment, Ms. Garnet underscored how peer communication within shared industries strengthens collective success:

A great way to communicate and shadow other entrepreneurs is to align with people who are already where you want to be. Position yourself and learn from a business owner who has already been successful. You can see what they have done. You can shadow an entrepreneur who is either in the same industry as you or has an extensive industry background. Just allowing yourself to take a bird's-eye view of your business, being able to analyze all its parts and moving pieces, will be beneficial to becoming a successful entrepreneur.

Ms. Garnet underscored how peer communication within shared industries strengthens collective success:

First, we need to help one another. Depending on the business you are in, communicate with others in the same industry and share knowledge that will help make each other stronger and more successful.

Ms. Pearl added an emphasis on generosity and trust, noting how even a single mentor could catalyze learning and inspire reciprocal support:

I believe that getting along, effective communication, and collaborating with other Black women entrepreneurs are crucial. So, if you know just one person to learn from and share business information with, it would be enough. Then you can pass on what you know to

the next person, helping them achieve success in their business. I do not have a problem sharing information that is beneficial for me and might be beneficial for you, as long as I am sharing it.

Ms. Moonstone shared a pragmatic view, encouraging new entrepreneurs to seek guidance before investing in costly training which is an approach that could lead to more informed decisions and long-term benefits:

Researching before you jump into something. You need to take the time to communicate with or see if other Black female business owners will let you shadow them to learn about the same industry you are trying to become a part of, before you start paying out money for expensive training. Furthermore, if you do that, you will likely achieve a better outcome.

Participants viewed shadowing as a bridge between aspiration and execution, and exposure to others' strategies, missteps, and solutions provided a valuable perspective. Communication with peers in the same industry also fostered collective growth, information-sharing, and solidarity in navigating the entrepreneurial landscape. Ms. Garnet advocated for aligning with successful mentors and analyzing business systems holistically, while emphasizing peer knowledge exchange as a strength-building tool. Ms. Pearl celebrated generosity and the ripple effect of shared knowledge, highlighting how even a single connection could empower a chain of success. Ms. Moonstone championed shadowing as a low-risk way to gain clarity before committing to expensive training, suggesting strategic observation over premature investment.

Theme 8, Communicate and Shadow other Entrepreneurs, reinforces that entrepreneurship is not just learned from books or theories but is cultivated through shared experience. Communicating with, shadowing, and learning from other entrepreneurs affirms that

business success is nurtured in a community. These participants embraced transparency, reciprocity, and trust as foundational principles, creating informal networks of wisdom where collective uplift replaces competition. Their reflections underscore that informed observation and purposeful connection can transform uncertainty into informed action and that mentorship, in any form, is a strategy of empowerment.

**Theme 9: Build a Community & Circle of Support.** This last theme was identified as another strategy that helped participants succeed in their businesses, involving building a community and a circle of support. Seven out of the 15 participants (46.67%), Ms. Amazonite, Ms. Amber, Ms. Garnet, Ms. Emerald, Ms. Lapis Lazuli, Ms. Pearl, and Ms. Sapphire described how their businesses not only served their communities but also played a role in fostering meaningful networks of support. Through their entrepreneurial endeavors, participants reported creating spaces for mutual uplift, sharing resources, and nurturing solidarity among peers, family members, and local stakeholders. These circles of support were described as essential to both personal resilience and business sustainability.

Opening the dialogue on communal empowerment, Ms. Amethyst envisioned entrepreneurship not merely as a personal journey, but as an intentional effort to create access and advancement for others:

I think that building a community or opening up other opportunities and resources for others to benefit from is important. I have a forward-looking vision grounded in empowerment and community advancement. I know that once I get to those certain levels of my career, it's important to me to teach other Black women. That's one of my long-term goals to provide a platform where I can create opportunities for other Black women. My reflection underscores the reciprocal nature of success and mentorship,

visibility, and access for others navigating the same path.

Reflecting the same spirit of service, Ms. Garnet described how entrepreneurship and outreach coexisted in her life as vehicles for advocacy and connection:

I think I'm a helper. Someone who helps people in my community. I usually attend church a few times a month, and I help people sign up for free health insurance and free phone. This is my community outreach, especially for the elderly. That's my way of entrepreneurship and outreach can coexist as acts of community stewardship, with my business serving as a platform for advocacy, connection, and resource-sharing.

My business has had a positive impact on the community. The parents of the children have recommended my business to others, and it has become a part of helping to build our community while giving me the support and income to live. My business became a vehicle for both financial stability and communal growth, reinforcing the reciprocal relationship between me and those I serve.

Ms. Emerald emphasized the tangible benefits of surrounding herself with professionals committed to mentorship and support:

I know successful entrepreneurs who are trainers, and some specialize in professional development training as well. They took business classes at the technical colleges and obtained their certifications to teach. So, building a circle of support, particularly with people who are in business can and are willing to help you get started, which is a plus.

Extending the theme across generations, Ms. Lapis Lazuli emphasized visibility and family involvement as keys to long-term community impact:

I believe entrepreneurship should be a shared and visible journey. As Black women entrepreneurs, we should create networks that not only connect current entrepreneurs

but also inspire and nurture future generations. Families who involve their children and grandchildren in their business endeavors may discover that they are cultivating the next generation of entrepreneurs. By being more visible in our communities, we can form circles of support that uplift and empower others, reinforcing the role of visibility, mentorship, and intergenerational guidance in fostering sustainable community empowerment.

In a heartfelt reflection, Ms. Pearl illustrated how simple acts of care, like braiding hair for children, contributed to lasting influence and entrepreneurship within her community:

I engaged in actions that I was not aware were impacting others and fostering a supportive network in my community in a positive way. I braided hair for children whose parents were absent assigned by their mother, which later inspired someone to open their own beauty shop. Now, 30 years later, the young lady said to me, “because you kept our hair done, and kids did tease us. I opened up a shop, a shop of my own.” This account illustrates how my community care and early responsibility transitioned into entrepreneurial influence and empowerment.

Ms. Sapphire framed her entrepreneurial journey as a trust-building endeavor rooted in reliability and reciprocity:

The challenges I faced were working hard to build my reputation and demonstrating that I could be reliable with my business. My business today has become an integral part of building my community, and it serves as a support network for those who hire me to complete their work. My work speaks for itself and proves my professional competence in cultivating meaningful connections within the community. It has been my experience that trust is not only earned through consistency but also reciprocated through

community reliance and shared growth.

The participants emphasized that entrepreneurship extended beyond individual ambition, and it functioned as an act of stewardship and vision. Whether through local outreach, family-centered education, or simply showing up with consistency and care, these women cultivated networks of support that bolstered both community resilience and business sustainability. Ms. Amethyst envisioned her success as a future platform for empowering others. Black women, linking entrepreneurship with visibility, access, and mentorship. Ms. Garnet blended business with outreach, uplifting elders through advocacy and reinforcing trust in her services through community care. Ms. Emerald spoke about the value of strategic mentorship, noting how proximity to knowledgeable peers helped her launch with clarity. Ms. Lapis Lazuli emphasized intergenerational legacy, suggesting that visibility and inclusion of family create lasting impacts. Ms. Pearl recalled how acts of care seeded entrepreneurial influence in others by revealing how even informal support can plant seeds of transformation. Ms. Sapphire reinforced the importance of reliability and professionalism as the foundation for trust and community reciprocity.

Theme 9 illuminated how Black women entrepreneurs in Georgia did more than launch businesses; they nurtured environments of connection, mentorship, and legacy. These circles of support were described not as incidental, but as integral to entrepreneurial success. By positioning their ventures as communal anchors, participants demonstrated that resilient businesses often arise from interdependence, reciprocity, and a shared vision for collective advancement. This theme affirms that entrepreneurship, at its most impactful, becomes a vehicle for building trust, cultivating community, and inspiring generational empowerment.

Research Question 3 addressed the strategies shared by Black women business owners

in Georgia, which offer a compelling roadmap for business success, rooted in community, transparency, and shared learning. The themes revealed that success is not simply about individual grit, and it thrives on connection, trust, and reciprocal growth. Together, these themes illustrate a counter-narrative to the myth of solo success. Instead, Black women entrepreneurs in Georgia are fostering intentional circles of support where wisdom is shared, trust is cultivated, and communal success is prioritized. Success is not a destination reached alone; it is a collective journey guided by collaboration, care, and cultural affirmation.

### **Evaluation of the Findings**

This study explored the challenges Black women entrepreneurs face in starting a business in Georgia and identified strategies to ensure business sustainability and success. Nine themes emerged and were addressed in response to the three research questions. The findings aligned with the theoretical frameworks, intersectionality theory, and the disadvantaged theory of entrepreneurship, and assessed each theme's consistency with existing research and its contributions to theory. Through an intersectionality lens, the data revealed how systemic racism and sexism converge to restrict capital access, manifesting in biased lending practices and diminished institutional trust. From the perspective of the disadvantaged theory of entrepreneurship, limited funding was attributable to individual shortcomings that reflected entrenched structural barriers. Notably, participants responded to these constraints with strategic resourcefulness, exemplifying agency in the face of adversity. These findings align closely with existing literature that highlights financial exclusion as a persistent barrier for Black women entrepreneurs (Bats, 2011; Coleman & Robb, 2012; and Vorobeva, 2022).

***Research Question 1: What are the challenges that Black women entrepreneurs experience in starting a business?***

The evaluation of the findings for Research Question 1 revealed four primary themes: Theme 1: Funding Issues, Theme 2: Lack of Support, Theme 3: Non-Acceptance, and Theme 4: Racial and Gender Discrimination. The first theme for Research Question 1, Funding Issues, serves as a foundational concern. Through an intersectionality theory lens, the data revealed how systemic racism and sexism converge to restrict capital access, manifesting in biased lending practices and diminished institutional trust. From the perspective of the disadvantaged theory of entrepreneurship, the limited funding obtained to start and sustain the participants' businesses was not attributable to individual shortcomings but reflected entrenched structural barriers. Notably, participants responded to these constraints with strategic resourcefulness while exemplifying agency in the face of adversity.

The second theme, Lack of Support, highlights how Black women entrepreneurs face marginalization in mentorship and institutional support. Through an intersectionality lens, participants described exclusion that transcends singular identity categories, with class intersecting to limit access to relational and structural support. This intersectional exclusion reflects broader patterns of systemic marginalization, as theorized by Hill Collins and Bilge (2020), who emphasize the relational architecture of inequality. From a disadvantage perspective, the absence of robust support networks functions as an infrastructural barrier, impeding entrepreneurial legitimacy and sustainability. These findings contribute in depth to the disadvantaged theory of entrepreneurship, illuminating how relational deficits compound material inequities, reinforcing exclusion within entrepreneurial networks.

The third theme, Non-Acceptance, highlights how Black women entrepreneurs face delegitimization rooted in cultural bias and stereotyping. Through an intersectionality lens,

participants described how their entrepreneurial identities were undermined by intersecting forms of discrimination that produce compounded exclusion. This reinforces Jones and Wade's (2020) framework on systemic bias in professional spaces. From a disadvantageous perspective, entrepreneurial legitimacy was constrained not by a lack of capability but by implicit bias and societal perceptions that perpetuate systemic disadvantage beyond material access. These findings align with Knight et al. (2020) multidimensional analysis of start-up legitimacy and Winfield's (2023) argument for reframing poverty in terms of systemic disadvantage. By situating these experiences within Georgia's entrepreneurial landscape, this research adds regional nuance to existing theory and underscores the need for culturally responsive support structures.

The fourth theme, Racial and Gender Discrimination, reinforces the integrity of the theoretical framework, intersectionality theory, by illustrating how participants navigate compound layers of oppression throughout their entrepreneurial journeys. These intersecting barriers, rooted in race, gender, and class, limit access to opportunities, visibility, and legitimacy within mainstream business ecosystems. From the disadvantage theory perspective, such discrimination functions as both a constraint and a catalyst; while it curtails access to resources and networks, it also fosters advocacy, innovation, and resilience. This duality aligns with Hill Collins' (2020) assertion that intersecting systems of power shape lived experiences and access to institutions. Vorobeva (2022) further confirmed that social classification, particularly when compounded by multiple minority identities, directly influences entrepreneurial participation, often relegating marginalized entrepreneurs to niche markets or informal sectors. The consistency of these findings affirms the relational and structural dimensions of exclusion, while also highlighting the agentic responses that emerge in resistance to systemic inequity.

***Research Question 2: How do Black women entrepreneurs address the challenges they experience in sustaining a business in Georgia?***

Research Question 2 revealed three themes that answered the research question. The fifth theme, Connect with Other Entrepreneurs, highlights how peer relationships rooted in shared social identity and mutual recognition of intersecting barriers serve as a vital source of support and resilience for Black women entrepreneurs. Through an intersectionality lens, these connections reflect a collective identity shaped by overlapping experiences of racial, gendered, and class-based exclusion. From the disadvantage theory perspective, networking emerges not merely as a strategic tool but as an adaptive response to systemic marginalization. Participants described peer engagement as a mechanism for survival and growth, enabling the exchange of resources, emotional validation, and knowledge sharing within trusted circles. This aligns with Ribeiro's (2020) assertion that intersectional social identities intensify the salience of group belonging in marginalized communities, particularly within relational contexts. Etherington et al. (2020) further emphasized that intersecting structures of power shape behavior and decision-making, reinforcing the need for context-sensitive support systems. The consistency of these findings confirms that collective identity not only fosters entrepreneurial collaboration but also promotes emotional resilience in the face of exclusion.

The sixth theme, Never Give Up, captures the persistent drive among Black women entrepreneurs to resist racialized and gendered limitations. Through an intersectionality lens, participants described resilience as deeply rooted in identity, where persistence was not merely personal tenacity, but a refusal to be defined by systemic oppression. This identity-based resilience reflects a conscious defiance of marginalizing narratives and aligns with psychological endurance as a socially situated response to adversity. From a disadvantage perspective, such

endurance is not innate but emerges from structural barriers, reinforcing motivation through lived struggle. These findings expand existing literature by reframing “grit” not as a neutral or universal trait, but as a contextually embedded form of resistance shaped by intersecting systems of disadvantage (Biggs et al., 2024; Denckla et al., 2020). The consistency of this theme affirms that psychological endurance among marginalized entrepreneurs is both adaptive and agentic, anchored in the realities of oppression and the pursuit of self-defined success.

The seventh theme, Attend Workshops and Training, reflects participants’ pursuit of education and self-improvement, both as a response to exclusion and as a form of self-determined empowerment. Viewed through an intersectionality perspective, this desire emerges from systemic denial where formal educational and entrepreneurial support systems have historically marginalized Black women. Participants described workshops not merely as skill-building opportunities, but as strategic interventions to fill institutional gaps and reclaim access to knowledge. From a disadvantage perspective, these training spaces function as counter-narratives to exclusion, enabling Black women to build entrepreneurial capacity in environments that affirm their lived experiences. This aligns with Knight et al.’s (2020) call for culturally responsive capacity-building, which emphasizes the need for training models that recognize intersecting identities and structural barriers. The consistency of this theme reinforces the idea that knowledge acquisition among marginalized entrepreneurs is not a passive process; it is a deliberate act of resistance and reconstruction. These findings contribute to the literature by reframing professional development as a socially situated practice in which workshops serve as sites of empowerment, community building, and identity affirmation (Knight, 2020; Varsik & Goročovskij, 2023). They also support policy recommendations for inclusive training and professional development that center on equity and cultural responsiveness.

***Research Question 3: How can Black women become successful entrepreneurs in starting a business in Georgia?***

The evaluation of the findings for Research Question 3 revealed two primary themes. The eighth theme, Communicate and Shadow Other Entrepreneurs, highlights how learning through shared lived experiences serves as a strategic response to exclusion from formal training environments. Viewed through an intersectional approach, participants described shadowing as a relational and identity-affirming practice where knowledge is exchanged in trusted spaces shaped by race, gender, and community ties. These informal learning networks offer culturally relevant mentorship that bypasses inaccessible or biased institutional systems. From a disadvantage perspective, shadowing replaces traditional mentoring structures that often exclude Black women entrepreneurs due to systemic bias and gatekeeping. Participants adapted creatively, building peer-based learning ecosystems rooted in trust, reciprocity, and shared resilience. This form of community-based learning reflects a deliberate shift from hierarchical models to collaborative knowledge-building, where identity and lived experience are central to entrepreneurial growth. The consistency of this theme advances theory by reframing entrepreneurial learning as a socially situated and adaptive process. The theme aligns with recent scholarship that emphasizes the role of identity, trust, and community in shaping entrepreneurial outcomes (Hidegh et al., 2023; Lassalle & Shaw, 2021). These findings provide practical insights into how marginalized entrepreneurs create learning environments that affirm their agency and challenge exclusionary norms.

Theme 9, Build a Community and Circle of Trust, illustrated how Black women entrepreneurs cultivate emotional and professional safety networks as a strategic response to systemic rejection. Through intersectionality analysis, these networks are not merely social

constructs; they are intentional spaces in which shared identity, lived experience, and mutual support converge to counteract exclusion. Participants described community-building as a form of resistance in which trust and relational depth foster psychological safety and entrepreneurial growth. From the disadvantaged perspective, the community functions as both a protective buffer and a developmental platform. In the absence of institutional support, these circles of trust transform structural voids into spaces of empowerment, enabling resource exchange, mentorship, and collective resilience. This aligns with Grzanka et al. (2020) framing of intersectionality as a translational tool for social justice, as well as Vorobeva's (2022) analysis of identity-based entrepreneurial ecosystems. The consistency of these findings enriches existing theory by demonstrating how community-building among Black women entrepreneurs is not peripheral; it is foundational to navigating and reshaping exclusionary systems.

### **Summary**

Chapter 4 presented the findings of this phenomenological study, which explored the lived experiences of 15 Black women entrepreneurs in Georgia. Participants' reflections echoed recent scholarship, including Washington's (2024) study on identity formation and systemic subordination and Stearns Bank's (2023) report on the structural barriers that Black women face in accessing financial resources. Nine themes emerged from the data analysis: funding issues; lack of support; non-acceptance; racial and gender discrimination; connecting with other entrepreneurs; never give up; attending workshops and training; communicating and shadowing other entrepreneurs; and building a community and a circle of support. Through in-depth Zoom interviews, participants shared candid reflections on the systemic, interpersonal, and internal challenges they encountered while starting and sustaining their businesses. The virtual format

created a secure and accessible space for dialogue, allowing participants to articulate their in-depth experiences, which illuminated the complex interplay between race, gender, and discrimination.

The findings were interpreted through the lens of intersectionality theory and the disadvantaged theory of entrepreneurship, both of which offer a vital framework for understanding how intersecting systems of oppression influence the entrepreneurial experiences of Black women. Black women entrepreneurs continue to encounter systemic funding obstacles despite having strong educational and community support systems. The insights gained add to an expanding body of research that advocates for inclusive funding models, culturally responsive mentorship, and policy changes that prioritize the voices of historically marginalized entrepreneurs. Chapter 5 will build on this analysis by examining the broader implications of these findings and recommendations and providing a final reflection on the study's contributions to scholarship and practice.

## Chapter 5: Implications, Recommendations, and Conclusions

The problem addressed in this study was the challenges that Black women entrepreneurs experienced when starting and sustaining a business in Georgia (Williams, 2024). The purpose of this qualitative phenomenological study was to explore the challenges that Black women entrepreneurs face when starting a business in Georgia and to identify strategies that can ensure business sustainability and success. This study examined the lived experiences of 15 Black women entrepreneurs who owned or managed businesses across Georgia. A phenomenological design was chosen because it captured the nuances of participants' individual experiences and amplified the voices of those typically excluded from entrepreneurial discussions (Mortelmans, 2025; Nøkleby et al., 2024). Grounded in intersectional theory and the disadvantage theory of entrepreneurship, the study acknowledged the complex interaction of race, gender, and structural disadvantages in shaping entrepreneurial experiences.

This study examined the lived experiences of Black women entrepreneurs as they managed systemic barriers that included a lack of access to funding, inadequate institutional support, racial and gender discrimination, and broader patterns of exclusion within mainstream entrepreneurial networks. Using a qualitative phenomenological design, the research uncovered how intersectional disadvantages, which are rooted in race, gender, social, and economic status, shaped not only these women's business paths but also the strategies they used to sustain their ventures and uplift their communities (Bates & Robb, 2022; Nembhard, 2020). This study examined how practical issues, access to capital, policies, and cultural norms affect decision-making and the resilience of Black women business owners (Oliveira et al., 2024).

The phenomenological design allowed the researcher to focus on participants' experiences, highlighting the socioeconomic, geographical, and cultural contexts, perceptions,

and the landscape of their entrepreneurial journeys. In the data collection process, semi-structured interviews were open-ended, allowing for reflective responses. Participants described their experiences in their own words, promoting authenticity and depth. Interviews were transcribed and analyzed using NVivo 14 software, which supported coding and theme development while maintaining methodological rigor (Lumivero, 2025). To increase credibility and trustworthiness, the study incorporated member checking and field notes, enabling participants to review and confirm their contributions.

Participants demonstrated resilience by connecting with other entrepreneurs, attending workshops and training sessions, shadowing entrepreneurs, and building circles of trust. These strategies help foster a sense of belonging and support community-based approaches (Ndjama & Van Der Westhuizen, 2024). The findings highlighted the urgency for state, local, and federal policy reforms, mentorship, and capital funding sources that recognize the lived experiences and resilience of Black women business owners (Knight, 2020; Williams & Davis, 2023). By amplifying the participants' voices, this study contributes to a deeper understanding of entrepreneurship. The findings provided actionable insights for scholars, practitioners, and policymakers committed to eliminating disparities and advancing intersectional approaches to economic development (Johnson & Thomas, 2021).

The limitation of this study was the labor-intensive nature of the phenomenological research approach. Collecting and analyzing data took more time and effort when managing large volumes of qualitative material (Sundler et al., 2020). To address this challenge, NVivo 14 software was used to streamline data organization, coding, and thematic analysis. NVivo 14 allowed the researcher to identify patterns while preserving the authenticity of participants' narratives (Zamawe, 2021). All data were securely stored on a password-protected device, and

protocols, including informed consent and confidentiality safeguards, were enforced to maintain data integrity.

## **Implications**

The problem addressed in this study was the challenges that Black women entrepreneurs experienced when starting and sustaining a business in Georgia (Williams, 2024). The results directly address the study's problem by revealing four interconnected challenges discussed in Research Question 1. This chapter presents a thematic analysis of the findings in response to the study's research questions. For research question 1, the emerging themes were: (a) funding issues, (b) lack of support (c) non-acceptance, and (d) racial and gender discrimination, all of which reflect systemic challenges faced by Black women entrepreneurs in Georgia. These findings are situated within existing research and theoretical frameworks, including intersectionality theory (Maalaoui et al., 2020) and the disadvantage theory of entrepreneurship (Knight, 2023), which inform the development of impartial entrepreneurship policies and procedures. Together, these themes depict a systemic disadvantage that demands intersectional approaches. The findings suggest that entrepreneurship policies must go beyond considering race and implement interventions that address the realities of diverse communities. For scholars, these insights provide a foundation for developing new forms of interpersonal entrepreneurship.

***Research Question 1 asked: What are the challenges that Black women entrepreneurs experience in starting a business?***

**Theme 1: Funding Issues.** Many participants described repeated difficulties accessing traditional financial resources, including bank loans, grants, and venture capital, often prove difficult to access. Many participants reported facing rejection despite having viable business plans and strong community traction. The national data showed that fewer than 1% of Black

women receive business funding (McKinney, 2024). According to Bates et al. (2022), the findings revealed that marginalization of capital funding is both structural and multidimensional (Bates et al., 2022).

The intersectional theory examines how underlying identities intensify financial marginalization, placing Black women entrepreneurs at the intersection of multiple disadvantages (Crenshaw, 2023; Vorobeva, 2022). These intersecting obstacles are influencing how lending institutions assess fairness, probability, and value. The disadvantage theory of entrepreneurship highlights the impact of location, biases, and limited access to capital (The Black Women Collective, 2023). This supports the idea that discrimination in funding continues despite entrepreneurial proficiency. To address issues of discrimination and inequality, funding institutions should reconsider their funding policies. Fair funding processes need to be created to include receptive underwriting procedures, community-based lending programs, and more transparency in grant distribution. The disadvantage theory of entrepreneurship shows how race, gender, and geography intersect to restrict access to capital (Bates et al., 2022.)

**Theme 2: Lack of Support.** Participants in this study articulated a powerful desire for mentorship and specialized business that experienced their lived experiences. Many participants reported feeling isolated in entrepreneurial environments and lacking access to strategic guidance. The results are also supported by Harris-Walker's (2025) statement that gaps in mentorship inexplicably influenced Black women entrepreneurs in the past. The theme assesses the conception that networks of entrepreneurs are available. Intersectionality theory examined how social and economic status exacerbated difficulties to entrepreneurial success (Crenshaw, 2023; Vorobeva, 2022). Black women entrepreneurs faced several disparities, including a lack of market connections and access to thriving sales regions, which can hinder financial growth

(Vorobeva, 2022).

The disadvantage theory of entrepreneurship further underscores prejudices and resource differences, including perceptions and the strengthening of entrepreneurial precarity (The Black Women Collective, 2023). This highlights the necessity of intersectional mentorship programs, entrepreneur-led groups of business owners, and policy incentives to develop comprehensive networking boards. Without support, entrepreneurial success will remain wasted, and the perception of entrepreneurship will be poorly defined. Despite systemic barriers, Black women entrepreneurs remain resilient by being self-sufficient, tactically engaging, and participating in mentorship and training programs. These strategic approaches exemplify a community-driven approach for launching and sustaining businesses. Research results for Research Question 1 revealed that a participant was influenced by SCORE, a mentorship program to assist her with her business process. Ms. Emerald shared: “I signed up for a mentor through the Savannah Score program, which matched me with a mentor who provided guidance and support.” Many participants depend on personal savings and informal networks to keep operations running, especially during economic downturns (Federal Reserve Bank of Atlanta, 2023).

In the absence of formal mentorship programs, Black women entrepreneurs often rely on peer networks and informal exchanges to share strategies, troubleshoot challenges, and build collective resilience. Ms. Topaz shared: “We have also established a women's group that supports other Black women in the real estate industry by offering essential information.” According to Stearns Bank’s 2023 report, Black women business owners are the fastest-growing group in the U.S. but remain underrepresented by traditional financial institutions and mentorship pipelines. Several factors may influence the interpretation of the results of the first

research question. Black women often recall their business journeys that stem from community inspiration and resilience, which may lead to explanations emphasizing encouragement rather than hardship (Ahmed et al., 2022; Hartmann et al., 2022). While this highlights their agency, it might understate ongoing struggles or burnout. The researcher's background in social work caring for others likely inspired the core idea and importance of this research, especially its focus on communal approaches, which resulted in prominent themes in this study (Holmes, 2020; Sibbald et al., 2025). COVID-19 recovery efforts and digital networking approaches may have been motivated by the specific need for adaptation, including online interactions (White & Gupta, 2020).

**Theme 3: Non-Acceptance.** Several participants described experiences of non-acceptance in mainstream business environments, including being overlooked, undervalued, or tokenized. The theme reflects a broader cultural exclusion that, although not always obvious, is deeply felt. The results of the study highlight intersectionality by demonstrating how cultural assets, or the lack thereof, shape entrepreneurial personality and access. Intersectionality theory emphasized that Black women business owners face discrimination, which emerges in constant types of ostracism (Crenshaw, 2023; Vorobeva, 2022). These experiences are integrated into business enterprises, fostering robust norms and business networks. The disadvantaged theory of entrepreneurship suggests that integration should be portrayed by including social fairness and support (Bruneau, 2025). Implications include creating entrepreneurial spaces that enable storytelling experiences, highlighting Black women entrepreneurs' narratives, and confronting unintentional prejudices in business environments.

**Theme 4: Racial and Gender Discrimination.** Participants shared both direct and indirect experiences of discrimination, including microaggressions, stereotyping, and systemic

bias in visibility. These findings align with Porter (2025), who documented persistent racialized and gendered barriers in entrepreneurship. This theme confirms the hypothesis that Black women entrepreneurs face compounded discrimination that affects every stage of business development. The theme also supports the idea that intersectional theory is crucial for understanding how overlapping systems of oppression, particularly racism and sexism, shape entrepreneurial outcomes (Crenshaw, 2023; Vorobeva, 2022). Many participants described their roles within entrepreneurial networks, where their legitimacy and leadership abilities were questioned or undervalued. These findings were consistent with Porter (2025), who documented persistent, racialized, and gendered barriers in entrepreneurship. This theme confirms the hypothesis that Black women entrepreneurs face compounded discrimination that impacts every stage of business development.

Intersectionality theory offers a vital framework for understanding how overlapping systems of oppression shape entrepreneurial outcomes (Crenshaw, 2023; Vorobeva, 2022). Many participants in this study described their roles within entrepreneurial networks, where their acceptability and management abilities were often mistrusted or undervalued. The disadvantage theory of entrepreneurship highlights disparities in access to opportunities to maintain business variability and limit growth stability (The Black Women Collective, 2023). These disadvantages, although unrelated, are embedded in business customs that perpetuate marginalization. This makes it possible to assess the need for policy reforms, including implementing laws against discriminatory practices and adopting fair and transparent procurement practices within business support programs.

***Research Question 2 asked: How do Black women entrepreneurs address the challenges they experience in sustaining a business in Georgia?***

The data directly addressed the study's problem by revealing three interrelated themes discussed in Research Question 2. The themes that emerged for Research Question 2 were: Theme 5) connecting with other entrepreneurs, Theme 6) never giving up, and Theme 7) attending workshops and training. These themes revealed that changes in strategies and challenges stem from physical unfairness, with significant implications for entrepreneurial support systems. They demonstrated that Black women entrepreneurs are not only navigating systemic barriers but also actively resisting, adapting, and creating alternative pathways. Williams (2024) supported the outcomes that disadvantages and resilience shaped business ownership for Black women in Georgia. The implications are clear: business ownership policies must change to prioritize fairness, ethical receptiveness, and inclusive support. Horwitt (2025) stated that there has been a sustainable change in Black business ownership that requires moving beyond transactional support and investing in relational infrastructure spaces where trust, collaboration, and social capital can develop. This includes mentorship, peer alliances, and culturally affirming gatherings that reflect the lived experiences of Black women entrepreneurs.

For scholars, these themes laid the foundation for expanding the disadvantage theory of entrepreneurship, which encompasses emotional work, funding capital, and adaptive interventions. For practitioners, it is vital to emphasize the importance of creating programs that not only include Black women but are also developed with and for them. Atkins (2023) argued that racialized and gendered organizational structures not only push Black women out of traditional employment but also shape their entrepreneurial strategies in response to systemic exclusion. These insights call for a reevaluation of entrepreneurship theory to include the psychological and relational aspects of resilience. Abraham and Master (2021) stated that unbiased business ownership policies must address disparities and biases in wealth and support

systems. Without deliberate planning, inclusion efforts risk replicating the very injustices they aim to eliminate.

**Theme 5: Connecting with other entrepreneurs.** Participants in this study emphasized the importance of networking with other business owners, particularly those sharing similar social and economic backgrounds. However, many reported difficulties accessing connections with other entrepreneurs to share and discuss their issues. This represents a significant gap in inclusion within the circles of entrepreneurship (Bruneau, 2025). The intersectional theory examines how identities such as race, gender, and class intersect to influence access to entrepreneurship, often leaving Black women business owners inherently disconnected from mainstream networks (Crenshaw, 2023; Vorobeva, 2022). Rooted in social and institutional norms, these inclusions describe belonging and opportunity. The disadvantage theory of entrepreneurship highlights how systemic disparities in social capital and network embeddedness restrict access to collaborative spaces, peer mentorship, and resource-sharing platforms (The Black Women Collective, 2023). The study revealed that some participants faced limited access, while others benefitted from culturally affirming peer networks and collaborative environments. The implication was that community-based networking platforms, regional entrepreneur alliances, and peer mentorship programs should focus on Black women's lived experiences and foster collective growth.

**Theme 6: Never Give Up.** Resilience emerged as a defining trait among participants. This theme examined the study's focus on emotional labor and psychological stress stemming from ongoing adversity. Intersectionality theory helped understand how Black women business owners face pressures of discrimination, which increase emotional labor and intensify the psychological effects of entrepreneurship (Crenshaw, 2023; Vorobeva, 2022). The

participants revealed that perseverance was not just personal grit but a strategic response to structural inequalities that demand constant self-validation and overperformance. The disadvantage theory of entrepreneurship reveals how systemic rejection forces Black women to rely on personal strength as they navigate hostile environments with little to no institutional support (The Black Women Collective, 2023). The implication is that entrepreneurship sponsorship programs should include sources for mental fitness, promote resilience without perpetuating a struggle narrative, and acknowledge determination as a response to racism, not merely personal grit. Many participants were committed to their entrepreneurial journeys and the communities they serve, often concealing the emotional toll of facing systemic barriers alone. The theme aligns with Harris-Walker's (2025) observation that Black women entrepreneurs frequently operate under pressure to "prove" their worth in hostile environments.

**Theme 7: Attend Workshops and Training.** According to the data, Theme 7 emerged because participants reported that attending workshops and training helped them address challenges in their businesses. Training often served as a gateway to peer mentorship and community connections. According to the data, Theme 7 emerged because participants reported that attending workshops and training helped them address challenges in their businesses. Training often served as a gateway to peer mentorship and community connections. Participants also noted that connecting with other Black women business owners who faced similar problems helped build dependable networks of mentors and encouraged collaborative problem-solving strategies. These learning spaces provided not only practical knowledge about business but also emotional support that helped build character and strength. For some, participating in structured learning environments boosted their confidence in their entrepreneurial identity. This also provided external validation that countered doubts stemming from systemic exclusion and

underrepresentation. For some, participating in structured learning environments increased their confidence in their entrepreneurial identity. Their participation provided external validation that countered doubt arising from systemic exclusion and underrepresentation.

Intersectionality theory reveals that Black women entrepreneurs face barriers related to race, gender, class, and geography, shaping their access to entrepreneurial education and support (Atewologun, 2025; Crenshaw, 2023). Participants noted that workshops in community-based spaces offer validation, practical tools, and peer mentorship elements often missing in mainstream programs. The disadvantaged theory of entrepreneurship explains how structural inequalities in education and employment limit Black women entrepreneurs' chances to develop scalable businesses (The Black Women Collective, 2023; Vorobeva, 2022). According to Elevate by Grameen America (2024), training programs that include grant writing and funding techniques help participants overcome exclusionary financial institutions. This approach also involves partnering with community organizations, using culturally aware facilitators, and applying relational learning models that value lived experiences and promote collective growth. Building informal networks, attending local workshops, and joining mentorship programs can help counteract institutional neglect. These grassroots efforts demonstrate a commitment to uplift, economic justice, and empowerment (Howard & Renfrow, 2020). The findings highlight how Black women entrepreneurs depend on relational strategies, mentorship, shared learning, and emotional support to maintain their businesses.

***Research Question 3: How can Black women become successful entrepreneurs in starting a business in Georgia?***

The data directly addressed the study's problem by revealing two related strategies discussed in Research Question 3. Themes 8) communicate and shadow other entrepreneurs and

9) build community and a circle of trust highlight that entrepreneurship for Black women is not just a technical task; it is highly relational. Participants emphasized the value of shadowing other entrepreneurs in the same or similar industries and receiving guidance. Abraham and Master (2021) believed that shadowing other business owners fostered trust and solidified their entrepreneurial identities.

Atkins (2023) emphasized that learning business skills through observation can enhance resilience and reduce exclusion (Atkins, 2023). The implications for policymakers and other business owner networks are that they need to use their influence to create inclusive, context-sensitive training initiatives that address the intersectional challenges faced by Black women. These findings expand on how the lack of culturally grounded learning and trust-based community building worsens systemic barriers. The findings also support Horwitt's (2025) call for network redesign focused on relationships and emotional safety. According to Elevate by Grameen America (2024), the success of Black women business owners relies on planning, community involvement, and finding resources that reflect their goals and worth. Research shows that training in digital marketing, grant writing, and alternative funding options would help Black women business owners create sustainable businesses and overcome systemic barriers leading to long-term success (Atkins, 2023; Horwitt, 2025).

**Theme 8: Communicate and Shadow Other Entrepreneurs.** Theme 8 underscored the transformative power of relational learning, particularly the strong desire among Black women entrepreneurs to learn through observation, dialogue, and engagement with culturally aligned peers. Some participants reported that building relationships through communication and shadowing other business owners provides them with capital boosts, which are crucial for accessing resources, referrals, and collaborative opportunities. According to The Black Women

Collective (2023), forming business groups of trust for Black women business owners who frequently face scrutiny, incredulity, and exclusion within business networks is vital. These business groups of trust provide Black women business owners with emotional support and shared growth while emphasizing the importance of community-centered entrepreneurship. Connecting with successful entrepreneurs who share one's identity fosters a sense of possibility, emotional support, shared growth, and belonging, which is important in community-centered entrepreneurship.

Horwitt (2025) said that free enterprise programs that focus on learning and shadowing foster deeper commitment and retention, particularly among marginalized founders who often feel alienated in traditional business education settings. For Black women entrepreneurs, relational pedagogy affirms their ways of knowing and learning, which often draw from community wisdom and experiential exchange. Crenshaw's (2023) intersectionality theory posits that Black women frequently experience invisibility and exclusion in business environments. When Black women entrepreneurs connect with their peers who reflect their lived experiences, they experience identity affirmation, emotional safety, and strategic clarity (Branch & Kasztelnik, 2023). The disadvantage theory of entrepreneurship emphasizes the urgency of learning, illustrating how systemic prejudices in underappreciation and fairness limit access to business skills (Crenshaw, 2023).

According to Horwitt (2025), shadowing programs close the gap for business owners by providing real-time exposure to business decision-making and strategies. Vorobeva (2022) noted that shadowing enables the transfer of knowledge that is often unavailable through formal instruction and is essential for business sustainability. Participants in the study who engaged in communication with other entrepreneurs and reported shadowing experienced increased

confidence, expanded networks, and a stronger sense of belonging. Atkins (2023) noted that Black women often pursue business ownership after working in traditional employment positions and find success when they can model their paths after relatable business mentors. To promote non-discriminatory business ownership practices, it is vital to create business shadowing programs and entrepreneur-led workshops that are relevant and focused on shared growth. Through shadowing programs, key strategies can be learned by engaging with business owners, and communities can assist in identifying and eliminating barriers to entrepreneurial success (Bauce, 2025). These actions can prevent systemic exclusion for Black women business owners and validate the value of community wisdom and collective resilience (Atkins, 2023; Crenshaw, 2023; Horwitt, 2025; The Black Women Collective, 2023; Vorobeva, 2022).

**Theme 9: Build Community and Circle of Trust.** Theme 9 emphasizes the transformative roles involved in creating community-centered spaces and nurturing a circle of trust in the entrepreneurial journeys of Black women. The theme also highlights the importance of social fairness and community-based entrepreneurship, as emphasized by Abraham and Master (2021). Some participants mentioned the importance of forming a circle of trust, where they can openly share, receive support, and collaborate on business issues without fear of judgment. Such environments not only promote emotional healing but also foster strategic empowerment and lay the groundwork for sustainable business growth and collective progress (Grills et al., 2025). This theme reinforces the need for fairness and balance in business ownership, as noted by Abraham and Master (2021), who argue that inclusive networks should prioritize emotional safety, peer learning, and culturally sensitive support. Participants emphasized the importance of establishing a circle of trust and creating environments where they can openly share, receive support, and collaborate without fear of judgment or mistreatment.

Intersectionality theory provides an important framework for understanding why circle-of-trust environments are essential. The intersectionality theory provides an important framework for understanding why the circle of trust environments are essentially many overlapping systems of oppression that affect their access to safe entrepreneurial spaces, resources, and business systems. Vorobeva (2022) stated that intersecting individualities are not recognized within business organizations. However, when entrepreneurial spaces are intentionally designed to acknowledge and support these individualities, they become places of empowerment, healing, and innovation (Pieterse et al., 2023). The disadvantage theory of entrepreneurship further highlights the importance of community-based entrepreneurship by showing how systemic inequalities accumulate over time, particularly in access to capital, mentorship, and legitimacy (Vorobeva, 2022).

Some participants reported that establishing a community and a circle of trust allowed them to encourage collaboration, share resources, and promote mutual accountability among their businesses, communities, and local consumers. Participants gained a sense of belonging and purpose, which are vital for sustained entrepreneurial resilience. This theme revealed that creating circles of trust was not only a coping mechanism but also a strategic effort to develop social relationships and emotional well-being, both of which are essential for success despite systemic barriers. Therefore, other businesses and local, state, and federal agencies should invest in developing culturally responsive, trust-based entrepreneurial communities that focus on the lived experiences of Black women.

This qualitative, phenomenological study aimed to explore the challenges faced by Black women entrepreneurs in starting businesses in Georgia and to identify strategies that support sustainability and success. The purpose was not only to document these challenges but also to

illustrate how Black women entrepreneurs navigate and resist systemic barriers. This study focused on the lived experiences of participants and captured the psychological and tactical aspects of business ownership that are often overlooked in quantitative research (Peterson & Brooks, 2024). This aligns with recent calls in counseling psychology to prioritize lived experiences in combating anti-Blackness and systemic racism (Pieterse et al., 2023). Moving forward, the findings support theories of intersectionality and disadvantage by demonstrating how intersecting race, gender, and class influence entrepreneurial outcomes.

The implications of the overall study were structured around each research question and grounded in both participant stories and existing literature. The study added to the growing body of research that critiques the race-neutral and gender-neutral assumptions in mainstream entrepreneurship studies. Intersectionality theory goes beyond analysis by examining how multiple identities influence access to opportunities and exposure to discrimination (Warrier, 2022). Loets (2024) built on this by showing that disadvantage should be viewed as a combined experience, where being a Black woman entrepreneur cannot be reduced to race or gender alone. These findings support this perspective by revealing that Black women business owners in Georgia face unique challenges closely linked to their intersecting identities. For example, participants who modernized their businesses to qualify for grants or relied on family capital demonstrated how disadvantages result from structural adjustments and cultural affirmation.

Stewart and Pasek (2020) stated that intersectional invisibility must be addressed in both academic and policy settings to ensure that Black women's experiences are not ignored. Other potential implications for this work are promising. By listening to the voices of Black women business owners, this study contributed to an expanding body of scholarship and advocacy aimed at transforming economic systems toward greater equity. The prospect of financial empowerment

is significant, as closing the revenue gap between Black women-owned and male-owned businesses could increase the U. S. economy by \$1.7 million (Wells Fargo, 2025). Furthermore, these results could influence legal reforms like Georgia's SB 68 tort reform bill, which reduces punitive risks and supports sustainability for small businesses (Atlanta Tribune, 2025).

There are potential negative implications. While some results in this study address resilience, there is also a risk of overburdening Black women with entrepreneurial expectations. Without addressing the root causes of marginalization, Black women are expected to be self-sacrificing to achieve ongoing success. Stewart and Pasek (2020) noted that intersectional invisibility could lead to neglect in civic engagement, placing excessive pressure on Black women to "represent" without structural support. Community-centered strategies are powerful, but they may not be scalable without institutional reform. Businesses could remain vulnerable to financial instability without changes in lending practices, procurement policies, and access to mentorship. Goncalves and Ahumada (2025) emphasize that access to finance and digital tools continues to be a persistent barrier for women entrepreneurs worldwide.

However, the study also warns against superficial progress. Without immediate changes, intersectionality can be misunderstood, and increased visibility might be misleading, especially when intersectionality is misunderstood (Bowleg, 2021). Legal and financial vulnerabilities remain significant, and systemic racism and gender bias cannot be resolved overnight. According to Dy and Agwunobi (2021), these results highlight the need for ongoing, individualized approaches by emphasizing the hardships of Black women business owners. This research also found that entrepreneurship is not just an economic activity but a form of resistance, legacy-building, and community care. The experiences of Black women entrepreneurs in Georgia offer a model for inclusive growth, policy reform, and social change, helping to build a more just and

representative entrepreneurial community that recognizes not only the obstacles but also the brilliance of those who overcome them.

This study contributed to the literature by particularly focusing on Georgia's legal and financial systems, which include rising costs and tort laws that disproportionately affect Black-owned businesses (Atlanta Tribune, 2025). Documenting the lived experiences of Black women entrepreneurs is adding depth to quantitative studies on funding disparities and business sustainability. Expanding the theoretical perspective on entrepreneurship includes intersectional aspects that are often overlooked in business research (Collins & Bilge, 2020; Springer, 2023). This study's results affirm that Black women entrepreneurs in Georgia face several challenges that require both structural reform and community-driven solutions. Their resilience, strategic adaptation, and commitment to relational business practices offer a powerful counter-narrative to deficit-based models of entrepreneurship. By aligning with intersectionality and disadvantaged theory of entrepreneurship frameworks, this study not only addresses the research problem but also lays the groundwork for policy, practice, and future scholarship aimed at equity and sustainability.

The results are consistent with existing research. The findings are strongly aligned with research on Black women entrepreneurs in Georgia. The challenges that participants reported, including a lack of access to capital, lack of mentorship, systemic bias, and legal vulnerabilities, are well-documented in recent literature. Romero and Valdez (2022) link intersectional identities to survivalist entrepreneurship, driven by price discrimination and market segmentation. The disadvantaged theory of entrepreneurship posits that minority business owners often emerge from constrained environments, relying on personal savings and informal networks due to systemic exclusion.

Dy and Agwunobi (2021) suggested that minority business owners often lack access to high-paying contracts, which reinforces systemic barriers. Only 5% of Black women business owners in Atlanta, Georgia, received funding from different financial institutions, and 20% learned how to apply for federal grants (Black Enterprise, 2023). Georgia's security laws have disproportionately impacted Black-owned businesses by increasing costs, security, and legal risks (Atlanta Tribune, 2025). The findings of this study shed light on the complex and often underrepresented realities of Black women entrepreneurs in the state of Georgia. Grounded in intersectionality and disadvantage of entrepreneurship theories, the research reveals how overlapping identities of race, gender, class, and other factors created compounded barriers to capital, mentorship, and legitimacy (Collins & Bilge, 2020; Vorobeva, 2022). However, it also uncovered powerful strategies of resilience, relational business practices, and community-building that challenge dominant narratives of entrepreneurship (Romero & Valdez, 2022).

### **Recommendations for Practice**

The findings of this study revealed that the historical oppression of African American women from slavery through post-Emancipation continues to shape their entrepreneurial experiences today. This legacy of exclusion, exploitation, and systemic marginalization informs both the barriers and motivations that Black women entrepreneurs encounter in contemporary business environments. The disadvantaged theory of entrepreneurship and intersectionality theory offered a critical framework for understanding these dynamics. Light's theory of entrepreneurship, as revisited by Huang et al. (2022), emphasizes how socioeconomic exclusion and blocked access to labor markets compel marginalized individuals to pursue self-employment as a survival strategy. Similarly, Crenshaw's intersectionality framework, as elaborated by

Warrier (2022), provides a lens for examining how overlapping systems of oppression based on race, gender, and class uniquely shape Black women's entrepreneurial pathways.

The constant challenges Black women business owners face is rooted in intersecting methodologies, including racism and gender. These barriers manifest not only in limited access to capital and opportunity but also through damaging stereotypes and exclusionary workplace cultures (Motro et al., 2021; Wallace, 2020). This study provided actionable insights into the lived experiences of Black women entrepreneurs in Georgia, exploring how these experiences intersect with broader systemic challenges. The theoretical frameworks of Crenshaw's intersectionality theory (Warrier, 2022) and Light's disadvantaged theory of entrepreneurship (Huang et al., 2022) offer the following recommendations of this study, both practical implementation and theoretical refinement.

**Embed Intersectionality in Entrepreneurial Support Programs.** The first recommendation is that entrepreneurial networks should adopt intersectional frameworks that recognize how race, gender, and class interact to influence business outcomes for Black women. This includes designing mentorship, training, and funding programs that are culturally responsive and identity-affirming. Participants noted that basic business support systems failed to address the challenges Black women faced, reinforcing the need for tailored approaches. Warrier (2022) stated intersectionality is a practical tool for justice-oriented interventions, particularly in professional and policy spaces.

**Developing Capital and Entrepreneurship Through Financial Initiatives.** The second recommendation is that entrepreneurship networks should expand unbiased financial initiatives to include accessible funding programs and ethically responsive financial training to strengthen business development and ensure that underserved entrepreneurs can build sustainable,

long-term businesses. Establishing grant and financial programs designed for Black women business owners would make the application processes much easier (Bauce, 2024). Participants reported systemic exclusion from traditional lending institutions, consistent with the disadvantaged theory of entrepreneurship's emphasis on structural barriers to self-employment.

The APA's Racial Equity Action Plan (2024) suggested various techniques to address systemic exclusion and advance equitable business ownership for marginalized communities. Business ownership is not just a venture to earn money, but also a means of endurance, rejuvenation, and heritage-building for Black women. Participants in the study reported using business ownership to reclaim their independence, honor their ancestors' resilience, and create sustainable futures for their families and communities. Willis (2023) argued for showing how Black women entrepreneurs use business ownership to challenge stereotypes, maintain their individuality, and exercise historical influence. Stengel (2024) noted that Black women business owners earned nearly \$100 billion in revenue nationwide, yet they face significant capital gaps that prevent growth and the sustainability of their businesses.

Black women business owners (53.3%) reported income losses during the COVID-19 pandemic and cited problems including limited access to funding sources, business closures, and increased vulnerability to market closures (Buy from A Black Woman, 2023; McKinney, 2024). The implication for COVID-19 recovery programs was to address the needs of Black women business owners, who were disproportionately affected by business closures and revenue losses. Participants in the study described how the pandemic worsened existing challenges, including reduced support and inadequate digital infrastructure. Theoretical framing, such as intersectionality theory, helps explain how crises intensify existing inequalities. A Wells Fargo report, consistent with the literature (Stengel, 2024), revealed that Black women-owned

businesses rebounded with resilience during the pandemic but remain vulnerable due to systemic inequities in access to capital and support.

**Developing Reparative Funding and Business Ownership Through Targeted Financial Initiatives.** The third recommendation is that financial institutions, policymakers, and government agencies should establish reparative funding programs that prioritize Black women entrepreneurs, cooperative business models, and legacy-building initiatives. They should also establish grant and loan programs specifically designed for Black women entrepreneurs, with simplified application processes and community-based outreach. Participants reported systemic exclusion from traditional lending institutions, consistent with the disadvantaged theory of entrepreneurship's emphasis on structural barriers to self-employment. Huang et al. (2022) argue that disadvantaged entrepreneurs benefit most from network-level interventions that address systemic financial inequities and promote alternative capital pathways.

Another connection to the study revealed that the legacy of denied rights and business ownership during slavery continues to impact Black women's access to generational wealth and capital. APA's Racial Equity Action Plan (2024) aligned with the literature advocating reparative economic strategies to address historical exclusion and promote equity in business ownership for marginalized communities. Entrepreneurship should be seen not only as a financial pursuit but also as a form of resistance, healing, and legacy-building for Black women. Participants in the study used entrepreneurship to reclaim autonomy, honor ancestral resilience, and create sustainable futures for their families and communities.

Willis (2023) argued that Black women entrepreneurs use business ownership to challenge stereotypes, maintain their individuality, and uphold their historical influence. Stengel (2024) noted that Black women business owners earned nearly \$100 billion in revenue

nationwide, yet they face significant capital gaps that prevent growth and the sustainability of their businesses. Black women business owners (53.3%) reported income losses during the COVID-19 pandemic and identified problems they experienced, including limited access to funding, business closures, and increased vulnerability to market downturns (Buy from A Black Woman, 2023; McKinney, 2024). The implication for COVID-19 recovery programs was to address the needs of Black women business owners, who were disproportionately affected by business closures and revenue losses. Participants in the study described how the pandemic worsened existing challenges, including reduced support from local, state, and federal agencies. Crenshaw (2023) explained how intersectionality theory showed that, in a crisis situation, existing prejudice increases. Stengel (2024) stated that Wells Fargo's report revealed that Black women business owners rebounded with resilience during the pandemic but remain vulnerable due to systemic inequities in access to capital and support.

**Historical Oppression, Trauma, and Incorporating Entrepreneurial Support into The Entrepreneurship Curriculum.** Banks and other financial institutions should develop reparative funding programs to address these issues. The fourth recommendation is for policymakers to focus on the funding needs of Black women entrepreneurs by supporting financial institutions. Participants noted that mainstream business education often overlooks the influences stemming from past traditions and social practices that shaped their paths as business owners. Aguiar et al. (2023) argued that embedding historical and cultural narratives in entrepreneurship education would ensure that marginalized business owners are not erased from the discourse. Crenshaw (2023) mentioned that intersectionality theory embeds lived experiences into conceptual models to prevent erasure and to support business services that often

failed to address the challenges faced by Black women, thereby strengthening the need for specific approaches.

Participants' connection to the study expressed that their entrepreneurial journeys were shaped by ancestral knowledge and survival strategies rooted in historical oppression. Mensmann and Zacher (2021) supported the literature that entrepreneurship theory must evolve to include life-span and historical viewpoints, especially for people who accept and address the cultural damages that influenced Black women business owners decisions. Several participants in the study described how their generational knowledge, passed down from mothers and grandmothers, shaped their resilience and business strategies in the face of systemic exclusion. Neal-Barnett et al. (2021) supporting literature emphasized that historical trauma and racial stressors must be considered in mental health and professional development programs for Black women, as these factors directly impact motivation and sustainability.

**Establish Participatory Policy Platforms.** The final recommendation is for policymakers to create advisory councils composed of Black women entrepreneurs to assist in legislation that approves ownership practices and funding decision-making. Economic development policies should be based on both intersectional analysis and the historical environment, as indicated by ownership, and on grant insurance policies (Lee, 2025). Participants in the study described systemic barriers rooted in race and gender, highlighting the compounded disadvantages faced by enslaved women. Their connection to the study showed a desire to influence policy, but they lacked access to platforms where their voices could be heard. Theoretical frameworks, including intersectionality and disadvantage theory, stress the importance of structural reform driven by marginalized voices (Al-Faham et al., 2024). Akbar (2025) and the American Psychological Association (2021) support the literature emphasizing

the need for inclusive policy design that reflects lived experiences and promotes equity through intentional language and representation.

### **Recommendations for Future Research**

Rooted in the intersectionality theory and the disadvantaged theory of entrepreneurship, this study demonstrates how systemic racism, gendered labor roles, and social and economic disparities continue to shape the experiences of Black women business owners in Georgia. This study identified ongoing obstacles, including limited access to funding, harmful stereotypes, and unsociable business cultures, and documented the resilience and innovation of Black women business owners in overcoming these challenges (Huang et al., 2022; Warriar, 2022). To expand on this work, future researchers should consider the following: first, conduct long-term studies to track the growth of Black women business owners over time, particularly by examining policy changes, economic shifts, and grassroots initiatives.

Second, explore online business ownership as an alternative for Black women to overcome barriers. Studies by Dowell (2020) demonstrated that online presences can offer autonomy and visibility; they may also introduce new forms of discrimination and bias that warrant further examination. Third, analyze the influence of reinforcing or breaking down systemic inconsistencies. The state of Georgia has risen as a hub for Black women business owners and offers a unique case for comparative analysis across states and urban areas (Beilby, 2021). Fourth, prioritizing the lived experiences and knowledge of Black women business owners by conducting future research. Willis (2023) stated that including the inherited voices of other Black women business owners and communal strategies can enhance conceptual models and accurately represent the realities faced by marginalized business owners. This study also

examined the intersection of intersectional disadvantages and business owner resilience, which future researchers can use to better guide practice and promote equitable economic development.

Researchers in the future can build on this study by examining how past oppression and biases continue to affect access to business ownership, identity, and sustainability. While this research offers valuable insights into the lived experiences of Black women business owners in Georgia, the limitations previously discussed can be further explored by future researchers to deepen their understanding and enhance the study's impact. Future studies could also conduct comparisons across regions of the United States to examine how policies, cultural dynamics, and economic conditions differentially influence Black women's business ownership (Beilby, 2021). Using mixed-methods research can improve data interpretation and enhance its broader applicability (Cardella et al., 2020). Expanding the scope of inquiry will assist scholars, policymakers, and practitioners in designing more equitable and culturally responsive support systems (Santoro, 2023).

## **Conclusions**

Crenshaw's intersectionality theory (Warrier, 2022) and Light's disadvantaged theory of entrepreneurship (Huang et al., 2022) clarify how gender, race, gender bias, and socioeconomic exclusion continue to shape the entrepreneurial paths for Black women. Combining both theories provided a robust framework for understanding how overlapping systems of oppression shape business ownership, access, and sustainability. The participants in the study discussed ongoing challenges such as limited access from financial institutions, exclusion from mainstream non-Black business cultures, and harmful stereotypes. Despite these barriers, they showed resilience, innovation, and community-based strategies for success (Huang et al., 2022; Warrier, 2022). The study confirms that Black women business owners are not only navigating biases and racial

injustices but also actively resisting them through culturally informed business practices and legacy-building efforts. According to the Wells Fargo Institute (2025), Georgia has a growing number of Black women business owners in the United States, but they remain underrepresented in funding and business policies. Their experiences highlight the need for multi-level interventions that address historical trauma, intersectional disadvantages, and systemic exclusion.

Conclusions can be drawn from the study's findings. First, Black women use business ownership not only as a means of financial freedom but also as a form of resistance against racism and gender biases (Willis, 2023). Second, despite growth in business ownership in Georgia, Black women continue to face injustices in funding, mentorship, and exclusion due to racialized and gendered biases (Wallace, 2020; Motro et al., 2021). Third, support programs must be designed with an intersectional perspective, incorporating historical context, cultural relevance, and community engagement (Al-Faham et al., 2024; Warriar, 2022). Fourth, future researchers can build on this study to examine how Black women business owners have adapted over time and across regions, particularly in response to policy reforms and digital innovations (Beilby, 2021; Dowell, 2020). This chapter concluded that Black women's business ownership is not only a response to disadvantage but also a strategic, resilient, and visionary act of community empowerment. Scholars, practitioners, and policymakers must continue elevating the voices of Black women business owners and create systems that reflect their lived experiences.

Black women business owners in Georgia focused on the challenges they faced in starting and running their businesses. Through detailed interviews and thematic analysis, additional barriers emerged, including vulnerabilities to economic disruptions such as the COVID-19 pandemic (McKinney, 2024). Despite these systemic hurdles, participants showed resilience, innovation, and dedication to community upliftment. They tackled these challenges

through business strategies, peer mentorship, and advocating for policy changes (Mastercard, 2024). This study was important because it added to the growing research on intersectional business ownership. The study highlighted Black women founders' voices, pointed out structural inequalities in Georgia's business landscape, and urged targeted policy actions and inclusive support systems. By listening to Black women entrepreneurs, this research improves both academic understanding and practical steps toward economic justice.

This study provides valuable insights for leaders and organizations seeking to promote inclusive and equitable entrepreneurial networks. By highlighting the lived experiences of Black women entrepreneurs in Georgia, the research shows how systemic barriers, mentorship gaps, and identity-based challenges intersect to shape their entrepreneurial journeys. These findings have implications for policymakers, mentorship organizations, and educational institutions, each of which plays a role in either maintaining or dismantling inequities. For policymakers, the study underscores the need to revise procurement policies, grant eligibility criteria, and zoning regulations that disproportionately hinder minority women-owned businesses. As Steward (2022) argues, Black women business owners often face compounded discrimination based on race, gender, class, and geography, which calls for specific policy reforms. Government leaders can use these findings to develop equity-focused funding programs, simplify licensing procedures, and ensure that economic development initiatives are accessible to underrepresented business owners.

For leaders and organizations, this study provides a guide for equity-focused innovation. They can implement these insights by developing culturally responsive programs that reflect Black women's entrepreneurial realities. This includes offering mentorship matching, trauma-informed coaching, equity-based and flexible funding options, and peer mentorship networks.

Partnerships with community development financial institutions and fintech platforms should increase access to capital for marginalized entrepreneurs (The Center for Black Entrepreneurship, 2025). Such collaborations can help bridge the ongoing funding gap identified by many participants in this study.

Mentorship organizations are encouraged to recruit mentors who share lived experiences with their mentees and understand the intersectional challenges faced by Black women. Thomas (2021) found that culturally aligned mentorship greatly boosts entrepreneurial confidence, resilience, and strategic decision-making. Ensuring that training addresses systemic inequities and cultural strengths is essential. As Washington (2024) emphasizes, Black women's entrepreneurial identity is fluid and context-dependent, requiring customized solutions rather than one-size-fits-all approaches. This research serves as both a diagnostic tool and a blueprint for inclusive innovation, including the design of workshops on grant writing, online marketing, and business compliance tailored to the needs of Black women business owners. Finally, philanthropic groups and media outlets can use the study's findings to amplify the voices and stories of Black women business owners. Visibility is a form of empowerment that can shift public perception, attract investment, and inspire policy change.

This research offered a diagnostic and a blueprint for building business networks that honor the identities, aspirations, and resilience of Black women entrepreneurs. This study is important because it documents the voices of Black women business owners, whose experiences are often marginalized in both academic literature and entrepreneurial environments. By documenting the lived challenges these women faced, ranging from systemic exclusion and limited access to capital to gaps in mentorship and identity negotiation, this research provides a nuanced understanding of how race, gender, and location intersect to shape entrepreneurial

pathways. For stakeholders, the implications are clear: equity cannot be achieved through generic programming or performative inclusion. Equity for Black women entrepreneurs requires intentional design, culturally responsive mentorship, and policy reform that reflects the realities of intersectional disadvantage (Steward, 2022; Thomas, 2021). As Washington (2024) emphasizes, Black women's entrepreneurial identity is dynamic and context-dependent, meaning that support systems must be flexible, affirming, and rooted in their lived experiences.

From a scholarly perspective, this study contributes to the growing body of qualitative research by demonstrating how phenomenological inquiry can reveal the emotional, cultural, and structural aspects of business creation. Phenomenology enhances methodological rigor through saturation tracking, bracketing, and narrative grounding (Washington, 2024). This research establishes a foundation for future studies, highlighting that genuine inclusivity in Black women's entrepreneurship requires guidance from those whose perspectives have often been ignored. The study's data elevates participants' experiences and offers practical strategies for change, contributing not only to academic knowledge but also to a call to action for systemic transformation. The main message is that entrepreneurship is more than just innovation; it's about access, affirmation, and agency. If we genuinely care about economic justice, we must listen to those who have been excluded from the conversation and develop systems that recognize resilience. This study encourages us to reimagine business ownership not as a privilege for a few but as an opportunity available to everyone.

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## Appendix A

### IRB Approval Letter



9388 Lightwave Ave.  
San Diego, CA 92123  
irb@nu.edu

#### Notice of Exemption

May 13, 2024

To: Chiffon Hodges

**Project Title:** An Examination on the Challenges that Black Women Experience in Starting a Business in Georgia: A Phenomenological Study

**NU IRB Number:** IRB-FY23-24-1006

**Determination:** Exempt from further review 45 CFR 46.101 Category 2.(ii). Research that only includes interactions involving educational tests (cognitive, diagnostic, aptitude, achievement), survey procedures, interview procedures, or observation of public behavior (including visual or auditory recording) if at least one of the following criteria is met:

Any disclosure of the human subjects' responses outside the research would not reasonably place the subjects at risk of criminal or civil liability or be damaging to the subjects' financial standing, employability, educational advancement, or reputation; or

**Status: Active - Research activities may begin as of May 13, 2024**

Dear Chiffon Hodges:

The study referenced above has been reviewed by the National University IRB. The IRB has determined your research is exempt from further review under 45 CFR 46.104, which means you will not need to renew your study and may begin your study effective immediately. However, if you find the need to change your study in any way, you will need to submit a modification to the IRB prior to implementing the changes. This will allow the IRB to determine whether or not the study still meets exemption criteria.

Please review your Post Approval Responsibilities here: [Approved Documents Guidelines](#)

For any questions regarding your protocol, please reach out to the IRB at irb@nu.edu.

Handwritten signature of Dr. Joseph Marron in black ink.

Dr. Joseph Marron, IRB Chair

Handwritten signature of Dr. Brianne Mongeon in black ink.

Dr. Brianne Mongeon, Director, HRPP & IRB

Handwritten signature of Jenessa Eberhardt in black ink.

Jenessa Eberhardt, Associate Director, HRPP & IRB

## **Appendix B**

### **Interview Protocol**

#### **Introduction**

Greetings, and thank you for agreeing to take part in the study. My name is Chiffon T. Hodges, and my study is “An Examination on the Challenges that Black Women Experience in Starting a Business in Georgia: A Phenomenological Study.” My research study will focus on the experiences of Black women who owned and sustained a business in Georgia for the past six years or less and the challenges they experienced. Using Zoom, I would like to use video and audio to record our conversations today. For your information, all recordings and transcripts will be kept confidential and will eventually be destroyed.

I am completing this research as part of my doctoral degree. Your participation in this study is strictly voluntary. I ask for your consent to involve you and your data in this study. Several reasons you might not want to participate in the study include questions about business education, capital, and family economic history. You might want to participate in the study by sharing your experiences and challenges in owning or starting a business in Georgia within the last six years with other upcoming Black women considering starting a business and another researcher.

I have planned this interview to last no longer than 45 minutes to an hour. During this time, I have several questions that I would like to ask you. While they are structured questions, please feel free to elaborate as much as necessary. After the interviews have been transcribed, I will send you the transcription via email for you to review and return it to me.

#### **Interview Questions**

##### **Demographic Questions:**

1. What ethnicity do you identify with?
2. How many years have you been in business?
3. What is your highest education level?
4. What type of business do you own?
5. Do you have any entrepreneurs in your immediate family?
6. How would you describe your foundations related to the world of business?
7. What industry are you in and do you perceive it to be diverse?
8. Whom do you perceive as your most prominent supporters, friends/family or both?
9. How do you feel about your business journey, why?
10. What are some of the perceptions you think others have about Black female entrepreneurs?
11. If you were exposed to entrepreneurship at an early age, what was your perception of it?
12. What is your perception of your role in society and whether it has had an impact on the African American community you are a part of?
13. Do consumers see your business as African American focused? (i.e., African Braid shop) Or universal?
14. Where is your business located?

**Research Question 1:** What are the challenges that Black women entrepreneurs experience in starting a business?

1. What is your perception of how you are received by other business leaders, specifically non-Black male business leaders?

2. How does race and gender play a factor?
3. Where did the startup funding come from for your business? What do you believe is normal for other business owners?
4. What is your perception of loan/seed money to start or grow a business?
5. Please discuss if you have received a loan before?
6. How do you feel being a Black female has played a role in obtaining business loans?
7. If you received local, state, and federal business assistance before, how did you feel and what was your perception of the process?
8. What are some challenges that you have faced when starting your business?

**Research Question 2:** How do Black women entrepreneurs address any challenges they experience in sustaining a business in Georgia?

1. What is your perception of what it means to be an African American female entrepreneur?
2. How do you feel about African American female entrepreneurs?
3. What are your perceptions on attending workshops and training sessions that relate to entrepreneurship?
4. Any other experiences or perceptions you would like to mention?

**Research Question 3:** How can Black women become successful entrepreneurs in starting a business in Georgia?

1. What do you believe are the critical sources of information and support that are lacking for African American female business owners?
2. How do you believe these sources (tools) that are lacking affect other business owners as well?

3. What are ways that Black women can become successful entrepreneurs?

Thank you again for agreeing to participate in this study. Once I have finished transcribing all documents, I will share them with you via email. Please take some time (10-15 minutes) to review these for accuracy.

## Appendix C

### Interview Questions

#### Semi-Structure Interview Questions Aligned by Research Questions

Research Questions	Interview Questions
<p><i><b>RQ1: What are the challenges that Black women entrepreneurs experience in starting a business?</b></i></p>	<ol style="list-style-type: none"> <li>1. What is your perception of how you are received by other business leaders, specifically non-Black male business leaders?</li> <li>2. How does race and gender play a factor?</li> <li>3. Where did the startup funding come from for your business? What do you believe is normal for other business owners?</li> <li>4. What is your perception of loan/seed money to start or grow a business?</li> <li>5. Please discuss if you have received a loan before?</li> <li>6. How do you feel being a Black female has played a role in obtaining business loans?</li> <li>7. If you received local, state, and federal business assistance before, how did you feel and what was your perception of the process?</li> </ol>

	<p>8. What are some challenges that you have faced when starting your business?</p>
<p><b><i>RQ2: How do Black women entrepreneurs address any challenges they experience in sustaining a business in Georgia?</i></b></p>	<ol style="list-style-type: none"> <li>1. What is your perception of what it means to be an African American female entrepreneur?</li> <li>2. How do you feel about African American female entrepreneurs?</li> <li>3. What are your perceptions on attending workshops and training sessions that relate to entrepreneurship?</li> <li>4. What are your perceptions of any workshops or training sessions you have attended as it is related to entrepreneurship?</li> <li>5. Any other experiences or perceptions you would like to mention?</li> </ol>
<p><b><i>RQ3: How can Black women become successful entrepreneurs in starting a business in Georgia?</i></b></p>	<ol style="list-style-type: none"> <li>1. What do you believe are the critical sources of information and support that are lacking for African American female business owners?</li> </ol>

	<p>2. How do you believe these sources (tools) that are lacking affect other business owners as well?</p> <p>3. What are ways that Black women can become successful entrepreneurs?</p>
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**Appendix D**  
**Recruitment Flyer**



**ATTENTION BLACK WOMEN ENTREPRENEURS**  
**Voluntary participants are needed for the study!**

**Study Purpose:** The purpose of this study is to explore the challenges Black women entrepreneurs face in starting a business in Georgia and identify strategies to ensure business sustainability and success.

**You are eligible for this study if you meet all of the following criteria:**

- 1. Be a Black woman who lives in the state of Georgia.**
- 2. Identify as being a Black woman.**
- 3. Operated a business in Georgia for 5 years or less.**

**In this study, participants will:**

1. Participate in an interview over Zoom for approximately 45 minutes to an hour.

**Participants will be asked questions about:**

1. Challenges you experienced in starting or sustaining a Business in Georgia.
2. Your perspective on the significance of business ownership, barriers, and you faced interacting with financial institutions.

**Thank you for considering participating in this voluntary research!**  
[.hodges1057@](mailto:hodges1057@ncu.edu)

**Contact: Chiffon Tracy Hodges**  
 Doctoral Student at National University

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## Appendix E

### Social Media Letter



**National University IRB**  
9338 Lightwave Ave., San Diego, CA 92123  
irb@nu.edu

My name is Chiffon T. Hodges, and I am a doctoral student at National University. I am conducting a research study to explore the challenges Black women entrepreneurs face in starting a business in Georgia and identify strategies to ensure business sustainability and success.

I am recruiting individuals who meet all of these criteria:

1. Be a Black woman who lives in the state of Georgia.
2. Identify as a Black woman.
3. Operate a business in Georgia for 5 years or less.

If you decide to participate in this study, you will be asked to do the following activities:

1. Review the IRB consent letter for verbal consent to participate.
2. Provide permission to audio record the interview using Zoom technology.
3. Participate in interviews that will last 45 minutes to one hour.
4. Answer semi-structured open-ended question questions and discuss your experiences of being a Black woman entrepreneur and the obstacles faced while starting a business.
5. You will be asked to review your transcript after the interview for accuracy of and return it to the researcher.

During these activities, you will be asked demographic questions and challenges you experienced in starting or sustaining a business in Georgia.

The research data will consist of your perspective of experiences in business ownership and the barriers/challenges you face while owning and sustaining your business. Black women entrepreneurs from various generations can supply different perspectives on their experiences, business ownership, and barriers they face.

Thank you for considering participating in this voluntary research!

Chiffon Tracy Hodges  
Doctoral Student at National University