

Women Entrepreneurs in Home-based Business

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ABSTRACT

This paper examines the confluence of three contemporary economic trends: the rapid growth in the number of home-based business operations; the dramatic increase in female entrepreneurship; and the growing importance of information technology in the operation of a modern business. The research reported in this paper was directed toward determining an overview of women owners of home-based businesses, in particular those involving information rich operations.

INTRODUCTION

The decade of the nineties has witnessed a dramatic increase in the number of individuals choosing to work from the home rather than from commercial locations (Collins, 1994). Of course, home-based commerce is not a new concept - witness some of business's best folklore involving accounts of entrepreneurs who launched their empires in a basement or garage. In fact, until the industrial revolution stimulated the construction of factories in the early 1800's, most work was accomplished in the home (Shammas, 1990). In the two hundred years that followed, home-based enterprises continued to survive, kept alive largely by women involved in piece work, laundry, child care, baking, and so on. But now, home-based businesses are not only "enjoying a renaissance" (Gray & Gray, 1989, p.3) in terms of numbers, but the very character of such operations is changing. The purpose of this paper is to profile the women behind these emerging enterprises and to contrast them with their contemporary male counterparts.

The Home-based Business Revolution - Why Now?

Home-based business (HBB) activity represents, "...[a] muddle of incompatible data..." (Pratt, 1987, p.50) indicating both the difficulty of obtaining information on this segment and the use of different sector definitions (Clark, 1994). For example, in reporting on the Canadian scene, one source states that over three million individuals engage in business activity in the home (Senett, 1991) while a second observer reduces this number to 1.5 million (Cohen, 1994). Comparable estimates for the United States are equally diverse ranging from 19 million (Cheney, 1996), to 32 million (Watts, 1994) and even up to 41 million (Beiswinger, 1994). One fact that is not in dispute, however, is that the home-based sector represents a vital avenue for entrepreneurship in the contemporary economy. There are at least four, interrelated factors that appear to have contributed to the increasing popularity of home-based business.

* Many **environmental changes**, such as the emergence of a service-based economy and globalization, have served to stimulate the HBB sector. Many consultants, for example, have become "road warriors" and enjoy the convenience of an office based in the home. Other opportunities are found in the service sector and concern the creation and manipulation of information, activities that are relatively location independent. A further factor relates to

environmental protection laws in areas such as California where pollution from automobiles has prompted legislation requiring large firms to phase-in a telecommuting capability. Such laws have served to stimulate the development of technologies that are readily adaptable to many HBB operations including software development, technical writing and data analysis.

* The recent spate of **reengineering by major corporations** has created employment needs for those who fall victim to downsizing. Many of these displaced individuals, often mid-career and at a relatively high rank, have opted to start their own business rather than remaining in the corporate world and taking a job that is neither challenging nor fulfilling. In a more positive sense, the movement to "accordion management" (Kelly, 1993), wherein the labor force is expanded or contracted to suit current business conditions, has generated demand for consulting and other types of contract work, much of which can be accomplished from the home (Cohen, 1994).

* Changing **entrepreneurial values** have also influenced growth in the HBB sector. Olson (1989) and Costello (1989) report that women, in particular, have embraced home-based entrepreneurship because it affords greater freedom in devoting time to their families. A second possible change in entrepreneurial values concerns the cocooning phenomenon, a lifestyle centered around the home (Popcorn, 1992). A related factor concerns the apparent shift to rural living (Greising, 1995). Whether due to a perceived more leisurely pace of life or forced out of metropolitan areas by high real estate costs, scores of former urbanites have adopted communication technologies that enable them to maintain commercial contacts while living in relatively remote settings. Finally, newly emerging types of businesses allow many, including disabled entrepreneurs and disenfranchised minorities, to operate successfully from a home location (Murphy, 1992).

* The development of the HBB sector is inexorably tied to the development of **new technologies** - computers, the Internet, fax machines, cellular phones - that are relatively inexpensive and easy to use, making them readily adaptable for use in the home. As noted in *Business Week*, "computers, software, and other electronic gear are dropping in price even as they get more powerful and versatile" (Baig, 1995).

Women's Involvement in HBB Entrepreneurship

Women now own approximately one out of three sole proprietorships in the United States (Murphy, 1992) and in Canada they are starting businesses at more than three times the rate of men (Mackay, 1994). The most frequent location for these businesses is the home. One report suggests that eighty percent of female entrepreneurs begin by establishing a home-based business (Capowski, 1992), while Mirabella (1988) reported that sixty percent of new female entrepreneurs work from their home. Additionally, women appear to be enjoying great success in their undertakings. Whilst only one quarter of businesses started by men are still operating after five years, half of all female owned ventures remain in business after a five year period (Gay, 1994). Although the literature in the area is sparse, several reasons have been identified as to why women choose to engage in entrepreneurial ventures rather than working for others and why a home-based setting is especially appropriate.

* **Flexibility** can be an important issue for women and entrepreneurship may serve to meet this need. Whereas corporation employees must typically adhere to a 9 to 5 routine, when women venture out on their own they are better able to dictate their own hours of work. In so doing, they can accommodate to their own needs and to the demands of their families,

especially when operating from the home. Such concerns may signal a return to family values and the desire for a different and perhaps better lifestyle.* Many women have looked to entrepreneurship for **opportunities** they were unable to find in the corporate world. Entrepreneurship can provide for more varied and meaningful work. Also, by working for themselves, women are able to receive recognition for their accomplishments and avoid the perceived discriminations often associated with big business environments (Rowlands, 1993). The initiation of a business from the home typically facilitates entrepreneurship by lowering the barriers to entry.

* By choosing to run their own business, female entrepreneurs are able to escape **the glass ceiling** that allegedly characterizes the corporate world and prevents women from rising to the top. Often it is family considerations, cultural and gender biases, and inadequate training and education that have kept women out of the top corporate positions (Gregory & Kleiner, 1991). Successful entrepreneurship provides job security and unlimited advancement in ways that positive employment performance in big business does not always guarantee.

The Information-based Home Business

Expressions such as the 'third wave,' the 'death of distance,' the 'digital age' and the 'information highway' are continual reminders that we live in revolutionary times. The emerging information age represents, "... a world where telecommunications permeate every sector, private and public, and strongly influence organizations' efficiency, effectiveness, service, and innovation" (Keen and Cummins, 1994, p.672). Drucker (1959), Machlup (1962), and Bell (1974) were among the earliest to call attention to this fundamental shift in global economies but even after several decades, key definitions have been slow to evolve. For example, Naisbitt marks 1956 as the beginning of the information age when "... for the first time in American history, white-collar workers in technical, managerial, and clerical positions outnumbered blue-collar workers" (1982, p.12). Based on this distinction, Naisbitt described a "megatrend" associated with the growth in employment among those that were charged with, "... the creation, processing, or distribution of information." Others, too, have discussed the separation between those who supply products from those who deal in ideas and information (e.g., McClenhen, 1995; Snider, 1992) or, using Negropontes' terms, the distinction between atoms and bits (1996). Recently, several authors (e.g., Burrows, 1994) have called for a distinction between those who simply "handle" data (e.g., clerical or "pink collar" workers) and those responsible for its creation (e.g., marketing researchers, accountants). This line of thought has been extended by Davis and Botkin (1994) who further distinguish between data ("the basic building blocks"), information ("data arranged into meaningful patterns"), and knowledge ("the application and productive use of information.")

Profiling Women-owned HBB Operations: Issues and Methods

The purpose of this study was to collect empirical data relating to the home business sector and, in particular, to determine if women entrepreneurs represent a distinct sub-group of this sector. To that end, the following questions were posed.

1) Do the demographic characteristics of women HBB entrepreneurs differ from their male counterparts?

Information was collected concerning age, marital status, education, and the number of children present in the home.

2) *Do female and male HBB entrepreneurs differ in their motivations for starting a home-based business?*

The purpose of seeking the answer to this question is to determine whether the traditional reasons given for HBB ownership still hold in an era of rapid change. To this end, study participants were asked to respond on a seven point scale concerning the importance of a variety of items (gleaned from the literature and from preliminary interviews) as they related to the decision to establish a home-based business. The resulting factor analysis revealed two not unexpected dimensions - personal values ($\mu = .67$) and economic reasons ($\mu = .58$). Personal values take into account those factors in the owner's personal life that motivated him or her to start a business; examples include proximity to family, flexibility, and personal challenge. Conversely, economic reasons refer to monetary factors such as lower overhead, reduced commuting time, and tax savings.

3) *Do women HBB entrepreneurs display a style of operation that differs from men?*

A good deal of literature is devoted to a comparison of management styles as between men and women. An equally rich field of investigation concerns the supposed differences between male and female entrepreneurs. It is likely that gender differences will be particularly pronounced in home-based entrepreneurship in that women have for generations managed the home while men engaged in outside economic activity.

Although the issue of what constitutes "entrepreneurship" remains a hotly debated topic, for the purposes of this research study a conceptualization was adopted that involved three key dimensions: innovativeness, risk-taking and proactiveness (Morris, Lewis, & Sexton, 1994). *Innovativeness* encompasses favoring change and the adoption of new product or service processes in order to obtain a competitive advantage. *Risk-taking* involves taking business related chances, such as committing resources to situations that have the potential to fail. *Proactiveness* refers to the adoption of a forward-looking stance when competing with other firms (Naman & Slevin, 1993).

Entrepreneurial style was measured using a scale developed by Covin and Slevin (1986, 1988) based on work by Miller and Friesen (1982) and Khandwalla (1976/77). The construct is conceptualized by the authors as being an aggregate of innovativeness, proactiveness, and risk-taking behaviors. The reliability for the scale in the current study was calculated to be .84, which is similar to the value of .81 that was obtained by the previous researchers.

4) *Are women HBB entrepreneurs as successful as their male counterparts?*

For many decades, the vast majority of HBB's, mostly operated by women, could be considered marginal entities at best. Although the HBB sector has demonstrated remarkable growth over the past decade, it is not evident that those operations that are run by women have enjoyed similar success. Compounding this problem, of course, is that such operations are initiated for a variety of reasons thus complicating the measurement of success.

In view of the difficulty in obtaining detailed financial figures from small business owners, respondents were asked to rate, "... how well your *home-based* business is doing ..." on a series of items, each scored on a seven point scale. Factor analysis revealed three components: traditional measures (financial strength, sales growth, etc.); the ability of the HBB to respond to its customer's needs (day-to-day operations); and the personal freedom afforded

to the business owner. In addition, respondents were asked to rate the overall performance of their HBB operation.

Approximately 71 percent of the total variance in home-based business success was accounted for by the three factors. Construct validity is assumed due to the pattern of the factor loadings for the various scale items. Additionally, the scale was correlated with the overall measure of performance to provide insight into the validity of the measurement scale. The overall score proved to be correlated to a higher degree with each of the three factors than the factors are correlated with one another. This suggests that the three factors together provide a fairly good measure of overall performance. In assessing the reliability of the scale, coefficient alphas were calculated for each of the factors. The coefficient alpha for the Performance factor was .81; for Customer Service, it was .73; and for Personal Freedom, coefficient alpha was .60.

5) *Are information-based HBB's as likely to be owned by women as by men?*

Over the past decade, the introduction of new information related technologies and applications has occurred with bewildering frequency. In many cases, observers of the diffusion process for these innovations have noted and commented on "the gender gap" with women being relatively laggardly in their adoption. Further, even the developers of such innovations are predominately male and, in North America at least, the percentage of women college graduates in computer science has fallen from 37% in the early 1980's to 28% in 1994-95 (Edupage, 1998). If such a trend extends to home-based business, the results could mean a significant disadvantage to those operations owned by women.

For the purposes of this paper, an information-based HBB was defined as a business operation, based in the owner's home, that depends for its primary competitive advantage on the creation of information involving the collection, manipulation, presentation, and/or dissemination of data. Examples of businesses in this category include consulting, travel agencies, desktop publishing, accounting services, computer programming, and training. The definition contains two key elements; the distinction between data and information and, secondly, the centrality of information to the organization. Accordingly, traditional home-based businesses are not *centered* on the handling of data although information may be used in support of other types of activity. Examples of traditional HBBs include: manufacturing, sales, handicrafts, beauty stylists, property management, and home repairs. This bi-polar distinction is convenient for the stage of empirical research undertaken in this paper but is somewhat artificial as it forces a distinction between, say, a typing service (traditional) versus desktop publishing (information-based). In total, 107 respondents could be assigned to the traditional category; 137 to the information-based group. The assignment of respondents to categories was undertaken by the authors, who sorted the questionnaires independently based on the previously defined categories. A comparison of the allocations revealed only two disagreements.

METHODOLOGY

Relatively little academic research has been directed to HBB, due in part, no doubt, to the methodological problems associated with the study of this sector (Orser, 1991). In commenting on the issues of definition facing would-be researchers, Pratt (1987) notes the, "multiple meanings of the word 'work' .. [and that even].. 'home' has embedded meanings." (p.57) Not surprisingly then, it is very difficult to identify a sampling frame that contains an unambiguous

list of HBB owners. As a result, researchers in this area are frequently restricted to the use of convenience samples - a possible explanation for wide ranging findings. To help ameliorate this concern, this study employed samples selected from five separate listings: the membership of the Canadian, Vancouver, and Saskatoon Home-Based Business Associations, the participant list from a home-based business conference, and individuals licensed to operate a home-based business by the City of Regina, Canada. The cooperating agencies were requested to mail a copy of a questionnaire to their members according to a prescribed sampling scheme. Because of the nature of the data collection procedure, no follow-up mailings were possible. Of the 1000 survey forms sent, 39 were non-deliverable; of the 250 replies received, six were from ineligible respondents resulting in a working sample of 244.

The research objectives required the measurement of numerous constructs. Most scales were adapted from published sources; however, it was necessary to develop two new measures - the motivation for starting a HBB and a measure of the operation's success. In developing these scales, the procedure followed was that recommended by Churchill (1979). In brief, items with apparent face validity were collected from a variety of sources and pretested prior to use in the final questionnaire. The survey results were subsequently analyzed with coefficient alphas being calculated as the first step in purifying each instrument. Factor analysis (principle components with varimax rotation) was then undertaken to determine the number of dimensions underlying each specific construct and to provide feedback concerning the construct validity of the scales. Eigenvalues were used to measure the explanatory power of each factor with the cumulative percentage of explained variance used to assess the apparent explanatory power of the combined factors.

RESULTS

The following paragraphs address the research questions.

1) Do the demographic characteristics of women HBB entrepreneurs differ from their male counterparts?

Table 1 presents a comparison of HBB entrepreneurs based on gender. As might be expected, women HBB owners do have more children in the household. More surprising, they also appear to be younger and better educated. These differences cannot be explained by the longevity of the business as the average age of firm was approximately five years for both groups. This suggests that women initiate their operations at an earlier age than men.

2) Do female and male HBB entrepreneurs differ in their motivations for starting a home-based business?

As indicated in Table 2, the economic motivations for starting a home-based business are all but identical between the genders. There is, however, a substantial difference with respect to the attempt to satisfy personal values. As predicted, women are more likely than men to establish a HBB for non-economic reasons.

3) Do women HBB entrepreneurs display a style of operation that differs from men?

The data presented in Table 2 reveal no difference between men and women in terms of their entrepreneurial style. Although the conclusion must be confirmed through the use of more

elaborate instruments, the preliminary conclusion is that women are as proactive, innovative, and as likely to take risks as their male counterparts.

4) Are women HBB entrepreneurs as successful as their male counterparts?

The information relating to this research question is presented in Table 2. As indicated, there is relatively little difference between the genders on any of the success measures with the possible exception of feelings of personal freedom. On this latter measure, women scored somewhat higher ($p < .10$) reinforcing the impression that non-economic factors are more salient for this group.

Characteristic	Women (n = 109)	Men (n = 129)	Test: p value
Age:			
< 35	26.6%	23.5%	Chi-Sq: p = .0033
35 - 54	67.0%	54.5%	
55 +	6.4%	22.0%	
Marital Status			
single	12.0%	10.9%	Chi-Sq: p = .5112
married	75.0%	80.5%	
other	13.0%	8.6%	
Education:			
high school or less	6.4%	23.2%	Chi-Sq: p = .0014
post secondary	78.0%	61.2%	
graduate work/degree	15.6%	15.5%	
Children in Home:			
none	38.8%	55.2%	Chi-Sq: p = .0184
one child	22.3%	22.0%	
two or more	38.8%	22.8%	

5) Are information-based HBB's as likely to be owned by women as by men?

As indicated in Table 2, women are every bit as likely as men to be engaged in an information-based business. This suggests that women in HBB operations have recognized and sought out opportunities consistent with the information age. Other findings (not reported in the Tables) are consistent; importance ratings assigned to information technology were similar as between women and men nor did either group report greater or lesser degrees of difficulty associated with their use. On the other hand, when respondents were queried on their use of 30 different telecommunication and information-related types of equipment and services, a somewhat more troubling pattern emerged. Although men and women were equally likely to utilize well established technologies such as personal computers and/or laptops, photocopiers, fax machines, pagers and dial tone services (e.g., call display), men tended to demonstrated heavier ownership of leading edge equipment. For example, men were more likely to be online (chi-sq; $p < .05$) and hence, more likely to own modems, use e-mail, have a web site, etc. Men were also more likely to own desktop publishing equipment, to subscribe to call forwarding, and to own a scanner. Of the 30 technologies tested, women reported greater ownership of only one - laser printers (these same relationships were observed when the analysis was restricted to information-based firms). No effort was made to determine the appropriateness of

such products for the task at hand so perhaps a "boys and their toys" phenomenon is at work. Another explanation is that since men are typically older when they start their HBB, they may have a larger nest egg to put into technologies. Nevertheless, the fact that women are as likely to be involved in information-based HBB's but are less likely to be as well equipped may be worrisome for the longer term

Characteristic	Women (n = 109)	Men (n = 129)	p value
Motivation for Start-up			t-test
- economic	5.25 [1.50]	5.21 [1.48]	p = .833
- personal values	5.11 [2.00]	4.11 [2.00]	p = .000
Entrepreneurial Style	3.55 [1.05]	3.57 [1.24]	p = .882 t-test
HBB Success			t-test
- financial performance	4.25 [1.31]	4.27 [1.21]	p = .887
- customer service level	6.06 [0.87]	6.03 [0.87]	p = .820
- personal freedom	5.26 [1.18]	5.00 [1.10]	p = .092
- gross sales			p = .463 (chi-sq)
Type of HBB Operation			chi-sq
- information-based	57%	56%	p = .951
- traditional	43%	44%	

CONCLUSIONS

This study attempted to profile women operators of home-based businesses. Women constituted 46% of the sample of HBB owners, a proportion that dwarfs the 28% of women that are owners of businesses in general (Rowlands, 1993). This empirical finding reinforces the observations presented in the business press that women have been particularly active in establishing such firms. Further, it is apparent that the motivations for these ventures extend beyond monetary concerns, especially in situations involving family considerations and career growth.

Several unexpected results emerged from the study, especially the fact that women as a group appear to be younger and better educated than their male counterparts. Perhaps the more surprising finding relates to the similarities between the two groups. The groups differ little in their entrepreneurial style or in their financial success scores notwithstanding the fact that both mean measures masked large intra-group variations. It was also of interest that women have been as quick to establish firms centered on information but, of concern, do not appear to be as well equipped as those HBB firms owned by men.

The conditions that have given rise to the recent explosion in the home-based business sector are not likely to change for the foreseeable future. This suggests that researchers with an interest in small business and entrepreneurship will devote greater attention to this sector and, in so doing, will encounter numerous methodological problems. This study was no exception with the major problem being to identify an appropriate sampling frame. The resulting sample, combined with an inability to test for non-response bias, suggests that the conclusions reached must await verification. For example, the high incidence of female ownership found in the study

may be an artifact of a different propensity to respond to questionnaires, a greater tendency to participate in the home business associations and their functions or to comply with the licencing requirements of local governments. Further, all the respondents in this study are located in Canada suggesting that the study should be repeated elsewhere.

The rapidly growing and evolving world of the home-based business promises to have a major impact on the very nature of small business. The entrance of large numbers of well educated, technology receptive, and relatively young entrepreneurs to the HBB sector suggests that it will account for an increasing proportion of self employment and represent an increasingly important economic force for some time to come. For researchers and academics in the area of small business, the home-based business sector presents a challenging and exciting source of research ideas and teaching topics.

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