

Microenterprise Development as a Strategy of Economic Independence for Women on Welfare: View from Within

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Micro enterprise Development as a Strategy of Economic Independence for Women on Welfare: View from Within

Miyuki Inaba

Micro enterprise Development as a Strategy of Economic Independence for Starting from late 1980s, micro enterprise programs have grown rapidly in the United States. This study used an evaluative case-study methodology to evaluate the ability of a micro enterprise program to enable women on welfare to become economically independent entrepreneurs. As an option of economic independence for women on welfare, the micro enterprise programs have great limitations. This paper provides suggestions to improve micro enterprise as a meaningful process out of poverty.

There has been an enormous amount of interest focused on female entrepreneurs and their small, self-generated businesses known as micro enterprises (Keeley, 1990; Gould, 1986; Gugliotta, 1993). "Micro enterprise" is defined as a sole proprietorship that has fewer than five employees and lacks the collateral and credit to borrow money from traditional banks. The business borrows relatively small amounts of money from non-profit agencies that scrutinize loan requests but require far less collateral (Burritt, 1997). These loans are termed as micro credit loans. The Small Business Administration (SBA), a federal agency administering and supporting the establishment of small businesses in the U.S., classifies anything under US\$25,000 as a micro credit loan (Kadetsky, 1995). However, Bob Freedman, Chairman of the Association for Enterprise Opportunity, an umbrella group for micro enterprise programs, defines a micro credit loan as a loan under US\$10,000 and most often under US\$5,000, with initial loans under US\$1,000 (Shenitz, 1993). A typical micro enterprise program combines micro credit loans with training and support in starting and maintaining the business. These programs aim to build entrepreneurship of lower income people who would traditionally be denied this opportunity either because of a lack of knowledge and skills in running a business or because of the inaccessibility of traditional credit services.

The response to micro enterprise development in the United States has been almost exclusively positive. Gugliotta (1993) stated that the concept of micro enterprise has been widely praised in public and private sectors as "one of the hottest anti-poverty strategies" currently available in the United States. Various policy analysts have stated that micro enterprise is an idea whose time has come in the United States. Various authors have suggested that micro enterprise can help overcome key obstacles to female entrepreneurship such as lack of access to information and capital, business management experiences, and informal networking opportunities (Keeley, 1990; Gould, 1986; Gould & Parzen,

1990). Raheim & Bolden (1995) stated that micro enterprise programs could offer options to women on welfare that can circumvent most of the disempowering obstacles that women face in the path towards economic self-sufficiency. Micro enterprise development has been furthered as a strategy that can bridge the economic gap between low-income women and the mainstream labor market (Solomon, 1992). Many other authors have supported and praised the role of micro enterprise development as an alternative strategy to alleviate poverty among welfare recipients (Cooper, 1992; Friedman, 1994; Klein, Keeley, & Carlisle, 1991).

There have been very few published reports that are negative in their evaluation of micro enterprise programs. Ehlers & Main (1998) have suggested that micro enterprise development is more detrimental and problematic than it is suggested to be. They stated that micro enterprise training programs only reinforce business segregation of women into small scale, undercapitalized, and very profitable businesses. They also stated that these programs maintained the economic vulnerability of women.

There is a paucity of empirical information on the opinions and experiences of participants regarding micro enterprise development. This is the report of a qualitative study that explores and describes the experiences and opinions of women participating in a micro enterprise development program in Denver, Colorado, USA.

Study Setting

The setting for the study was the Microlending Program of the Mi Casa Resource Center for Women. The Mi Casa Resource Center for women was formed in 1976 in Denver, Colorado as a program that provided services for women. The stated mission of Mi Casa is to provide employment and education services that promote economic independence for low-income women and youth. The Microlending Program component at Mi Casa was

established in 1990 and provides financial assistance through microcredit loans to women who wish to start their own businesses. The loans are provided on the condition that they have to be used as start-up capital for new businesses or as growth capital for an existing business. The applicants have to be considered low-income by the Department of Health and Human Services guidelines and the loan amount range from \$500 to \$2,000 for the first loan and \$5,000 for the second loan. The applicant has to go through an in-take interview, a loan package interview, and a loan review committee before being approved for the loan. The participants are also expected to have developed their own business plan before the loan is approved. Help to develop a business plan is provided at Mi Casa. Once the loan is approved, the participants are bound by their business plan and have to meet with Mi Casa Loan Specialists monthly for the first six months and quarterly for the rest of the loan term. The program has now been in existence for almost a decade.

The following were the major research questions of the study:

- 1) What is the experience of participating in the microenterprise program at Mi Casa?
- 2) What is the perception of the participants at Mi Casa towards viewing micro enterprise as an option for achieving economic independence?

- 3) How can micro enterprise programs be improved towards becoming an option for women on welfare achieving economic independence?

Methodology

The population for the study was comprised of currently active borrowers and administrators of the Microlending Program under the Business Center for Women, at Mi Casa Resource Center for Women. A sample was drawn from this population by using a mixed method. The initial sampling strategy was a snowball method (Bogdan & Biklen, 1992). A purposive method was used to select a varied sample in terms of the population's ethnic group, economic status, and age as much as possible. The key informants in the study were people who had experienced micro enterprise credit and businesses either as participants or administrators. The in-depth interview method was used to gather data from these key informants. The interviews themselves lasted from between 40 minutes to an hour and half each. All interviews were one to one. The constant comparison method described by Glaser and Strauss (1967) was used to develop initial categories, find patterns among these categories, and collapse them based on these patterns or relationship into larger/more abstract categories.

A total of seventeen people were interviewed for this study. Thirteen were program participants and four were program administrators. Details about the sample are given below.

DETAILS OF PROGRAM PARTICIPANTS

SAMPLE	AGE	MARITAL STATUS	ETHNICITY	# OF DEPENDENT CHILDREN & AGES	PRIOR WORK EXPERIENCE & DURATION	EDUCATION	RECEIVING PUBLIC ASSISTANCE	AMOUNT OF MICRO-CREDIT LOAN	NATURE OF BUSINESS
1	32	Divorced	White	3 (10,11,13)	Sales, PR 2 years	Technical School — Graphic Design	Yes (TANF, Food Stamps)	\$2,000	Rubber Stamps Sale
2	30	Single	African-American	1 (12)	Hair Stylist 9 months	High School & Hair stylist Training	Yes (TANF, Food Stamps)	\$2,000	Mobile Hair Salon
3	45	Single	White	0	Teaching English 15 years	Graduate School (M.A)	Yes (SSDI)	\$2,000/\$5,000	Desk top Publishing
4	47	Single	White	1 (14)	Cleaning houses, house sitting 3 years	High School	Yes (SSI)	\$500	Pct Day Care
5	47	Divorced	Hispanic	0	Hair Dresser 5 years	High School — did not graduate	Yes (TANF)	\$5,000	Hair Salon
6	33	Single	African-American	1 (13)	Brokerage Industry 5 years	Some College	None	\$2,000	Administrative Support
7	44	Married	African-American	2 (19, 20)	Clerical, administrator 4 years	Technical College — cosmetology	Yes (TANF)	\$2,000/\$5,000	Cosmetic Care
8	40	Single	Hispanic	2 (14, 20)	Seamstress 10 years	College Graduate	Yes (TANF)	\$700	Alterations
9	41	Single	African-American	2	Counseling 5 years	Some College	None	\$3,000	Legal Assistance
10	29	Single	White	2 (3, 4)	Grocery Clerk 2 years	College Graduate	Yes (Food Stamps, WIC, Day Care)	\$2,000	Selling Candies
11	36	Married	Hispanic	2 (8,15)	Accounting, Management 7 years	Some College	Yes (Food Stamps)	\$25,000 from bank	Coffee Shop
12	28	Single	White	2 (5, 7)	Hairdressing 9 months	College Graduate	Yes (TANF, Food Stamps)	\$2,000	Hair Salon
13	36	Single	Native American	2 (8, 14)	Youth Group Facilitator 1 year	Some College	Yes (TANF, Food Stamps)	In the process Of getting loan	Art Gallery

DETAILS OF PROGRAM ADMINISTRATORS

SAMPLE	AGE	ETHNICITY	EDUCATION	WORK RESPONSIBILITIES
1	48	White	Master s Degree	Business Ctr Training, Loan decisions
2	27	White	Master s Degree	Computer Training Classes, EEPT classes
3	32	Hispanic	Bachelor s Degree	Business Ctr Training
4	34	White	Bachelor s Degree	Program Administration

SAMPLE AGGREGATES

SAMPLE GROUP	MEAN AGE	ETHNICITY	MARITAL STATUS	EDUCATION
PROGRAM PARTICIPANTS	37.5	<ul style="list-style-type: none"> ➤ WHITE — 38% ➤ AFRICAN-AMERICAN - 31% ➤ HISPANIC - 23% ➤ NATIVE AMERICAN — 8% 	<ul style="list-style-type: none"> ➤ MARRIED - 15% ➤ SINGLE - 30% ➤ DIVORCED - 15% 	<ul style="list-style-type: none"> ➤ SOME HIGH SCHOOL - 8% ➤ HIGH SCHOOL GRADUATE — 15% ➤ SOME COLLEGE-31% ➤ COLLEGE GRUADATE- 23% ➤ TECHNICAL SCHOOL - 15% ➤ GRADUATE SCHOOL - 8%
PROGRAM ADMINISTRATORS	35.25	<ul style="list-style-type: none"> ➤ WHITE — 75% ➤ HISPANIC — 25% 	NA	<ul style="list-style-type: none"> ➤ COLLEGE GRADUATE — 50% ➤ GRADUATE SCHOOL - 50%

Perceptions of Participants and Administrators Towards Micro enterprise as an Option for Women on Welfare in Achieving Economic Independence:

Participants differentiated between the present and the future when they talked about this issue. Their views on micro enterprise, as it currently exists at Mi Casa, as a strategy for economic independence was very different from their views on the possibility of micro enterprise in becoming an option in achieving economic independence. It was clear that the participants and administrators believed that

micro enterprise *could* become a means of economic independence for women on welfare, if certain changes were made to the current working format of micro enterprise.

As Mi Casa's micro enterprise program exists today, very few members of the sample felt that micro enterprise was a means to economic independence. They felt that you could barely make a living through micro enterprise, there was not enough income to support a family, and in some cases that the economic hardship was greater in the beginning years of micro enterprise than it was when they were on welfare.

"Yeah, it is really sad how welfare does not support you when you are trying your best. For every dollar I make, I get penalized in three ways. I get penalized for AFDC, they will take money out of everything I earn. Food stamps does the same thing and my rent goes up in subsidized housing. So you get penalized three times for one dollar you make. It's frustrating. Then they wonder why there is fraud and why people stay on welfare. I would double my income by going back on welfare."

Both participants and administrators talked about the problems of losing welfare benefits that relate to childcare, day care, and health insurance as a result of starting their own businesses. It was clear that this was the most important factor in preventing micro enterprise development as a strategy of economic independence for women on welfare. The loss of benefits from welfare were often more costly (both in money and personal terms) than the gains from owning and operating a micro enterprise business

Results

The data supporting the results in this section are presented within quotation marks. These represent a sample of relevant portions from the actual interview transcripts upon which the results were based. The most salient experience of participating in the micro enterprise program at Mi Casa was the feeling of greater personal control that starting a business offered to the participants. Micro enterprise programs offered the participants in this study a refreshingly different way of viewing their lives. The participants felt, before they came into Mi Casa, that they had no control over their lives, their productivity, their time, their livelihood, and their care-giving roles. The experience of starting micro enterprise businesses resulted in a greater sense of personal control over these factors.

"No one else has control over my business. It is kind of like a baby. It's my baby." "I believe now (after going through Mi Casa) that there are women who can start and own a business. I guess I was taught growing up that hey, you are a woman and you cannot do some things. Now, I feel that I can own my business, make money, and feel good about it. It's great to be a boss as a woman."

This feeling of personal control seems to result in more confidence in their abilities, greater self-esteem, and a more positive outlook on their future.

It was clear that the economic growth from micro enterprise was very often nullified by the losses from welfare benefits. This is a major obstacle in micro enterprise becoming a strategy of economic independence for women on welfare. It very often then becomes a choice for a woman on welfare between being a provider and being a caretaker. Thus, in essence, when a woman on welfare starts a micro enterprise business through Mi Casa, she faces the same segregation of her provider and caregiver roles, which regular jobs created for her in the first place.

When viewing their micro enterprise businesses as they existed today, program participants highlight issues that make their chances of making enough money really "small". Participants viewed the actual amount of loans that were provided through Mi Casa (\$500 to \$2,000 for the first loan) to start micro enterprise project as being inadequate. Participants also reflected on the need to have more choices in the types of businesses they could start.

"Different women have different needs and different skills. They (Mi Casa) need to understand each person's skills and provide loans according to that. Instead of having a set amount, it should fluctuate according to each business because some businesses will require more for start up than others."

At present, most of the businesses started through Mi Casa are in the small service sector (jobs like selling snacks, selling cosmetics, hair and nail salons, etc).

Participants Views on How Micro enterprise Programs could be Improved Towards Becoming a Means of Economic Independence for Women on Welfare Reform:

All the participants felt that the most important area of improvement to make micro enterprises more effective for women on welfare was in current welfare policies. They felt that while the current policy purports to move women from welfare to work, the provisions of the policy force women to stay on welfare. With specific regard to starting micro enterprise businesses, the women felt that there needed to be a transitional period of benefit coverage under welfare. This coverage, especially the benefits of childcare support, health insurance (Medicaid), and Food Stamps, had to be provided during the beginning years of business to allow the business to establish itself. In the absence of this coverage upon starting a business, the women felt that they were forced to choose between making some money by themselves or taking care of their children by going on welfare. Many of the women interviewed understood that this was not a problem of Mi Casa's program but a general problem with welfare policies.

"Welfare needs to give recipients more of a transitional time instead of penalizing us for everything that we make. Let us make a little bit so we can actually start getting ahead. They penalize asset building and then hope you can start your business and get off welfare. It does not make sense."

However, they strongly felt that in the absence of these changes, the business entrepreneurship efforts of women on welfare are doomed for failure.

Increased Support from Mi Casa:

Many women in the sample recognized the need for greater support from Mi Casa to make their business efforts successful. This support was identified as particularly lacking and important after graduation from the training programs at Mi Casa. The women felt that upon graduation from Mi Casa and after getting the initial loan, they felt abandoned by Mi Casa. They suggested that there needed to be a support group of Mi Casa clients who could serve as a resource (advice, referrals, information, etc) for new business start-ups. They also felt that Mi Casa needed to have a resource center that provides extended support for their graduates even after they graduate and as they go through the growing pains of starting a business. Many women also suggested that Mi Casa needed to enlist more organizations (banks, community groups, marketing resources, etc) to support the small business efforts of women on welfare.

Discussion of the Results

It is interesting to note that the personal experience of most of the participants while at Mi Casa's micro enterprise program is one of increased self-esteem, a greater degree of personal control, and a feeling of having more choices regarding their economic activities. In fact, if one were to talk to participants just as they are graduating Mi Casa's micro enterprise program, it would seem like the program is a huge success.

"It helps my self-esteem to own my own business. I struggle a lot now but I always think that some day you will read in the papers about me and I will have my picture taken."

Most of the participants who were interviewed talked fondly about their experience at Mi Casa. Prior research on micro enterprise programs have always reported success of the program in terms of participants' increased pride, sense of control, increased self-realization, a sense of achievement, and a feeling of empowerment (Himes & Servon, 1998; Spalter-Roth, Soto, & Zandniapour, 1994; Raheim & Bolden, 1995). Going by these

indicators, one can view the micro enterprise program at Mi Casa as a success.

However, the stated aim of micro enterprise development is almost always an end result that is assessed in terms of economic factors (economic independence, increased income, economic freedom). In this sense, the micro enterprise program at Mi Casa has serious problems. Indeed it is very laudable that the micro enterprise program at Mi Casa makes participants feel good about themselves, about their future, and gives them a greater sense of control over their lives. However, this is a secondary benefit, at best, and a result that can be manipulated to show the success of micro enterprise, at worst. In the absence of the primary benefit of increased economic productivity, these benefits are often short-lived and misleading.

As an option of economic independence for women on welfare, the micro enterprise program at Mi Casa has great limitations. The possibility of economic independence for women on welfare who go through the micro enterprise program is more because of chance than because of the program. The reasons why women on welfare often fail to become economically independent through entrepreneurship efforts are often wider social structural issues than the policies at Mi Casa itself. Micro enterprise itself often means that women on welfare have to forgo the benefits of medical care, childcare, and subsidized housing. The sudden loss of benefits that is simultaneous with income from business, dooms programs like Mi Casa from succeeding. This is particularly important to the 'woman' entrepreneur because she is most often also responsible for care giving roles in her family. Micro enterprise forces a dichotomy between the women's productive and care giving roles. The small amounts of money that one makes in the beginning stages of a small business make this dichotomy even wider. Unless there is support for the care giving roles of the woman entrepreneur, micro enterprise programs like the one at Mi Casa will not be viable sources of economic freedom for women on welfare. It is clear that the practice of micro enterprise development at Mi Casa treats entrepreneurship in a gender-neutral fashion. This model of entrepreneurship that does not take into account the gender issues will fail to address the unique needs of "women" on welfare. This is one of the major reasons that Mi Casa's micro enterprise program fails to be a source of economic independence for women on welfare.

The amount of loans offered through Mi Casa forces the participants to choose from small businesses like hair and nail salons, secretarial services, candy selling and other such businesses that have low start-up costs but also have small margins of profit.

Unless the amount of money available for start-up businesses is increased, this will be another issue that decreases the economic viability of micro enterprise development.

In summary, the micro enterprise program at Mi Casa, as it exists today, is not a viable option for most women on welfare in achieving economic independence. This is not to mean that the program is not useful. Micro enterprise programs, like the one at Mi Casa, offer an opportunity for women on welfare to engage in business activity as a means of economic productivity. That Mi Casa provides such opportunity is in itself commendable, for the population they serve often have minimal choices for economic activity. In the general atmosphere of helplessness that many women on welfare perceive, the fact that Mi Casa offers them an option of hope impacts these women positively.

As the program exists today, the "woman" entrepreneur who has the best chance to succeed in establishing a successful (economically viable) micro enterprise through Mi Casa is one who is educated (college degree), who does not have young children who need extensive care (reduced care giving responsibilities), has other sources for added capital in addition to the loans from Mi Casa (family, friends, and credit), and very often has another member in the family who has a job (a spouse or partner who is employed). This is, however, not typical of most welfare women in general, including those who go through the program at Mi Casa. Unless changes are made that address the unique needs of women on welfare, micro enterprise programs like Mi Casa will be lacking as means of economic independence.

Suggestions for Improvement

The following are suggestions that can make micro enterprise programs like the one at Mi Casa more effective as strategies of economic independence for women on welfare. Many of these suggestions are changes to larger systems like the welfare system, which may not be within the control of programs such as Mi Casa. However, in the absence of some of these changes, the ability to economically empower women on welfare may also not be within the control of programs such as Mi Casa.

- A critical need for making micro enterprise programs more successful for women on welfare is the need for transitional support during the initial stages of business activity. A large majority of women the researcher interviewed got into welfare because of their inability to support childcare and medical care costs for their children. If they lose this support immediately upon starting a micro enterprise small business, the economic benefits from the business are offset by the loss of support

from welfare. This severely affects the survival and viability of the business. Current welfare policy does not provide for a transitional support period for childcare and medical care when a woman on welfare starts a small business. The solution to this problem can be either to change welfare policy to provide for transitional support or for programs like Mi Casa to include such transitional support as part of micro enterprise development. Given the difficulty in making changes to large public policies like TANF, the second choice may be more realistic for the immediate future. However, programs like Mi Casa need to constantly advocate towards educating policy makers about the importance of such transitional support. The researcher is convinced that without such transitional support, either from welfare or from the program itself, micro enterprise development will not be a good option for economic independence for women on welfare.

- Participants of micro enterprise programs need to be given a more realistic assessment of the risks involved in starting small businesses before they become too involved in the process. This is especially important given the fact that the initial response of participants to the idea of micro enterprise is one of hope, greater sense of personal control, and a feeling of having more choices in life. This is clear from the results of my study. Most of the women I interviewed, were not aware of the immediate loss of benefits from welfare until they started the business and reported the profits. At this point, they feel too committed and have invested too many of their resources and too much energy into the business to be able to close down their business without adverse economic impact. They also often feel more helpless, at this stage, about their future than they did on welfare. The helplessness is one of the psycho-social impacts of participating in a microcredit business without any additional support from societal resources. In the long run, the realities of operating a business as a woman on welfare results in a feeling of failure, low-self worth, and inability to see any way out of their economic condition. These are long-term psycho-social impacts of current micro enterprise programs for women on welfare. Programs like Mi Casa need to present all the risks in starting small businesses that are particular to being on welfare, during the orientation stage of their services. This will permit participants to make a more realistic choice of whether to start a small business even before they get into the program.

- The amount of loans currently provided at Mi Casa for micro enterprise are rarely sufficient to cover all aspects of running a business and often restrict the choice of the type of business. \$2,000 for the first loan often means that women are forced to start businesses that do not require extensive/expensive equipment or a large inventory. This translates to the women entrepreneurs starting businesses that have low profit levels and are very labor intensive, leading to greater failure. Depending on the aptitudes, skills, and experience of participants, Mi Casa needs to provide loans that cover a larger variety of businesses (often meaning more than the \$2,000 limit for the first loan).
- Women entrepreneurs who start businesses through Mi Casa need to have better support after graduation from the program. The need for support is often felt the most when the business is in its initial life cycle by which time the participant has "graduated" from Mi Casa. The women the researcher interviewed reported feeling like they had no support from Mi Casa after they graduated. Mi Casa needs to create a mentoring program which links a successful business entrepreneur from their program who can provide advice and share similar experiences with women who are just starting out.
- The women the researcher interviewed also suggested that Mi Casa needed to have more of their classes to be taught by graduates from the program who were successful in starting their own businesses. They felt that an ex-graduate would know more about the actual problems faced by them than somebody who was educated but had not gone through the experiences of being on welfare and trying to open a small business. This would translate into the classes being more practical and useful.
- Creating a network or association of women entrepreneurs from Mi Casa will be another useful strategy in improving the effectiveness of micro enterprise development. This network/association can serve as a support group to future graduates from the program. Forming such an association would also provide an informal network of advertising, marketing, and client referrals for members. This is especially important for women on welfare starting small businesses because they are often denied access to traditional business support systems both because of the size of their businesses and because of credit from non-traditional sources.

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