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The Journey of Economic Literacy and Self-Sufficiency is a narrative project documenting the historical legacy of entrepreneurship, self-employment, and collective economics within the Black community. This spirit of individual and collective economic enterprise has been a major part of African societies, since the mighty empires of Ghana, Songhai,and Mali (Karenga, 1989; Frankliln & Moss, 1988; Williams, 1987). The Africanisms of the "original" country were brought to the New World, which included the United States and the Caribbean, by the enslaved Africans.

Although enslaved, many Africans, particularly women, in the United States, Barbados, and Jamaica, were able to practice their traditional bartering and selling techniques, as "market women," "hucksters" and "hawkers" (Smith cited in Sheared & Sissel, 2001; Beckles, 1989; Sowell, 1983; Lerner, 1972). In this capacity countless women were able to make their own primary, survival, and supplemental income (Boyd, 2002). By utilizing the collective experiences, worldviews, and perspectives of the women in Africa and in the African diaspora, (i.e. Caribbean and the United States of America) this project situates itself within the Afrocentric paradigm (Keto, 1989; Asante,1988). Afrocentricity locates Black businesswomen within the context of their own collective cultural experiences and as a reference point in which to examine the phenomenon of the world (2) (Asante, 1989/1991; Harris, 1992; Keto, 1989; Kifano, 1996; Lomotey, 1992; Pollard & Ajiratutu, 2000).

The early African businesswomen, as the women included in this project, were implementing a Womanist pedagogy. Womanist pedagogy, as described by several woman scholars of African descent, (Beauboeuf-Lafontant, 2002; Smith, 2001; Hill-Collins, 2000; Walker, 1983) is grounded in the understanding that

1. oppression, as it is experienced by Black women consists of racism, classism,and sexism,

2. individual empowerment combined with collective action is the key to lasting social transformation and

3. that a womanist engages in the concept of humanism, i.e. the notion that liberation is for self and all human beings (Beauboeuf-Lafontant, 2002).

The purpose of this study was to:

1. find out how the women of Afro-Caribbean descent experience their journey as independent business women

2. record the business literacy skills they employed and implemented throughout the process, and

3. determine the social networks they relied upon for personal and professional support. It is hoped that the lessons learned from this project will inform professionals within the adult literacy community of the numerous ways in which teaching and learning take place, as well as add to the canon of literature (3) regarding entrepreneurship, economic survival, and creative business innovations within the Black community. Finally,

4. the lessons that are illuminated in the video-taped narratives and the paper in this project are being used as instruments of role modeling, encouragement, and celebration of those who seek to forge a way for themselves as successful, independent business people.

Review of the Literature

Afrocentricity

By placing the African businesswoman in the diaspora within the context of the Afrocentric epistemology, her experience is situated within an "affirmative focus" and the framework provides an "opportunity to contribute corrective historical insights in the analysis of the world's social phenomena" (Keto, pg. 16). The Afrocentric approach also allows the examination of the interconnectedness of thought and action among the Africans in the New World and their homeland. Asante (1988) describes this interconnection as the rhythm of one's life.

Lastly, the Afrocentric paradigm makes possible for Ujamma, translated from Kiswahili, as "cooperative economics" (Medearis, 1994) and Njia, translated from Kiswahili, as "the way" (Asante, 1988) to be engaged in the analysis and appreciation of the work being done by these two Caribbean descendants. Because Ujamma and Njia are words derived [4] from the African language Kiswahili, their impact has special relevance in locating the experiences of Black business women. These words reiterate the fact that traditional

African societies were communal in nature (Boyd, 2000; Nobles, 1991, as cited in Jones, 1991; Franklin & Moss, 1988; Stack, 1974), and reflected a positive, futuristic

orientation (Nobles, 1991, cited in Jones, 1991). The inclusion of these words serve as a reminder that the contextual lens of analysis, the worldview orientation, as well as the utilization of language and its symbols, reflect an African-centered approach to the study.

Womanism

Womanism is a powerfully descriptive word that embodies the following three principles:

1. Oppression (i.e. racism, classism, and sexism),

2. Individual empowerment and collective action and

3. Humanism

It is the Womanist belief that collective action and unity are the prerequisites to lasting social transformation (Beauboeuf-Lafontant, 2002). The Womanist framework also aids in situating Black businesswomen within a context that is unique and based on 'herstorical' understandings of the African experience in her African homeland and in the New World.

African women, before the Trans-Atlantic experience, were very much part of the everyday activities of their respective communities. The women were in charge of the "gathering of vegetable products close to 'home' while men hunted animals (mobile protein) further afield. This fact strongly supports the contention that the domestication of plants, or the famed neolithic revolution that led to agriculture, was the invention of women rather than men" (Keto, 1989, pg. 17). Several other scholars (Sheared & Sissel, 2001; Beckles, 1989; Sowell, 1983) describe the African women in Barbados and Jamaica, the Caribbean diaspora, as not only the gatherers of vegetable products, but also as the sellers (i.e. hucksters, market women, and "hawkers").

Beckles (1987)further postulates that food such as roots, vegetables, and fruits were the main goods to be sold by the women due to 1) women being the "primary distributive agents" of foodstuffs and 2) that surplus from their own gardens and/or the plantation owners' plot, served as profitable market products. In many cases African women had their own plots of land that were "given" to them by their captin. On one hand, the women were able to cultivate their own crops, thus providing food for their family and maintaining independence of the master, and on the other hand, the women were exercising their spirit of independence, staging a protest and resisting their societal position as enslaved African women. The captured

woman was a paradox in motion. Although society mandated that her existence be relegated to mere chattel labor and she was seen as less than human, she was participating in economic activities that not only served to contest societal notions of who she was, engaging in activities that provided a means through which she could tangibly change her space and those around her, for example by buying her own, her family's, and/or friend's freedom (Walker, 1998).6 The preceding example provides a vivid illustration of the significance of the principles of Ujamma, Njia and the humanistic worldview within the traditional African societies in North America and the Caribbean. Because women of African descent understood, and continue to understand, the necessity of resisting the interlocking systems of racism, classism, and sexism, and continue to bequeath a legacy of individual empowerment and collective action, they have been able to positively orient themselves within a context of degradation in slavery and post-slavery society. This humanistic orientation reflects "the rhythm of life" (Asante, 1988) that situates them in relationship to their African motherland. This legacy of cooperative economics, a tradition of market business expertise, wisdom, and social proficiencies can be seen in contemporary American and Caribbean societies. To that end, the subsequent section will describe the literacies that were implemented by the two women described in this project.

Business Literacy

A recent definition of business literacy includes the following description: "the ability to use financial and business information to understand and make decisions that help an organization achieve success" (Business Literacy Institute, 2002). This definition of business literacy can also be examined within the historical context of the Black community and the communal network system. As described in the previous section, women of African descent have established a legacy of cooperative economics that has been maintained throughout history. This practice began on the continent of Africa and [7] was transported into the diaspora, both in the United States and in the Caribbean, as a means of "survival" (Boyd, 2000) and supplemental income (Beckles, 1987).

Stack (1974) describes a less formal business literacy that has permeated African bartering and selling activities called "swapping" and "trading". Although the medium of exchange was not always in the form of money, but rather in services, such as child-care, residence, room and board, and items such as furniture, and cars, the utilization of "information to understand and make decisions" (pg. 44) was very much a part of this informal economic process. Moreover, these swapping and trading activities reinforced interdependence, collective economics, and communal survival within the Black community.

Formal business literacy practices among women of African descent can be seen in increasing numbers of Black female business owners. According to the Center for Women's Business Research (CWB) (2005), it was estimated that African-American business-women headed a total 414,472 businesses by December, 2004. Like their foremothers, Black businesswomen of today have exercised their entrepreneurial spirit for various reasons. The CWB (2001) has reported that 92% of the Black women developed their own businesses to serve as role models, while 82% desired to make a difference in their respective communities.

As witnessed by the soaring number of Black female-headed businesses, women of African descent continue to pass on their legacy of skilful entrepreneurship and business [8] acumen to generations of young Black women. African women, it can easily be surmised, continue to impart age-old wisdom and business traditions to their female descendants via numerous informal learning experiences and in spite of the formidable odds that they confront every day.

Barriers to Success

Loscocco and Robinson (1991) enumerate several factors that present themselves as obstacles to the success of small-business women entrepreneurs. The obstacles to Black business owners include lack of access to capital, less managerial and technical skills than their peers in business, family responsibilities that cause a strain on the entrepreneurs and the consequent level of commitment to the business, and the society's discrimination against the upward mobility of Blacks. Women business owners on the whole usually operate in the enclaves abandoned by White males and are therefore significantly more vulnerable to making less money. When they do take up opportunities in male-dominated businesses they are more likely to be discriminated against based on gender and are often left out of the informal network system that would help them make contacts and develop relationships that would improve their businesses (Aldrich, 1989; Blisson & Rana, 2001; Brush, 1997).

Further research shows that women are less likely than men to enter business and more likely to fail (U.S. Small Business administration 1985 cited in Loscocco, Robinson, Hall & Allen, 1991). The fact that women bring different, and often less valuable skills in the [9] business arena, accounts for some of the discrepancies in the level of success that they enjoy as entrepreneurs (Loscocco, 1990). It is to be understood, based on the research done by Lowe and Northcott, (1988) and Reskin and Hartmann (cited in Loscocco, et al., 1991), that structure has a greater impact on business success for women than their gender. The same study identifies the way in which successful businesswomen are constrained by their role as sole providers for their family as single women doing the traditional roles of nurturing along with their business journeys (Geoffee & Scase, 1983; Honig-Haftel and Martin, 1986).

The issues of gender, race and ethnicity are to be considered in any analysis of business done by Black women in the U.S.A (Evans & Leighton cited in Greene, Hart, Gatewood, Brush & Carter, 2003). Among the obstacles that are reported by Singer (1993), Jones (1995), Singer and Nosiri (1989), Greene (1990), and Greene and Owen (2004) are: discrimination based on the women's ethnicity, a lack of education in managerial and technical skills, a lack of experience within the business that the entrepreneur is operating, and the actual socio-economic status of the business owner. Jones (1995) has also found that the cultural expectations of ethnic entrepreneurs affect the manner in which they carry out their business practices and interpersonal relationships as owners and professionals. The present evils can all be traced to the historical roots of discrimination against Blacks by the majority culture (Butler, 2005).

Given the fact that women are more likely to do business in the service-industry enclaves their male counterparts have abandoned these service industries for more capital10 intensive fields, it is important to understand the means by which ethnic women learn their successful managerial and technical skills—usually gained from family and social networks.

Informal Learning Modalities

Experiential learning. It has been said that experience is the best teacher. Dewey (1938) states that experience in and of itself is not educational, but experience that elicits growth is considered to have true educational value. He recommends that the process of "growing" should be one that encompasses a direction toward the positive, rather than the negative. Moreover, he contends that there must be an "organic connection between education and personal experience" (p. 25). Thus, according to Dewey, learning should not take place in a contrived reality but one that is based on real life experience. Continuity, or experiential continuum, as postulated by Dewey (1938), is the principle that differentiates authentic experiential learning practices and/or experiences from artificial procedures and/or occurrences..This authentic learning experience should also serve as preparation for further growth, expansion, and deeper awareness for the learner (Dewey, 1938). Boud, Cohen, and Walker (1993) reiterate the model of experiential learning that was described by Dewey (1938) and suggest that learning take place within a social and cultural context is progressive and transformative in nature (Boud et al., 1993).

Incidental learning. Incidental learning, as described by Marsick and Watkins (1993), is the result of a learner's needs and motivations and provides opportunities for learning. [11] The writers argue that incidental learning can also be a "result of a significant unplanned or unexpected event" (p. 27).. This statement corroborates the

stance that Dewey (1938) and Boud, Cohen, and Walker (1993) maintain as the basis of experiential learning. An additional similarity between the two learning modalities is that incidental learning can be very intentional, planned by the learner, and can take place within formal and informal settings, as is the case with those who are self-directed learners. Marsick and Watkins (2001), Boud, et al. (1993), and Dewey (1938) also emphasize the importance of learning taking place within a context and that it does not occur in a vacuum.

The major difference between incidental learning and experiential learning is that incidental learning can be a consequence of a negative or positive experience. Marsick and Watkins (2001) assert that "learning begins with some kind of trigger, that is, an internal or external stimulus that signals dissatisfaction with current ways of thinking or being. This trigger or experience encountered is often a surprise" (p. 29). They contend that in addition to context, prior understandings and interpretations, this learning modality has the ability to help people search for potential solutions to problems. This process therefore allows for new capabilities, skills and lessons to emerge which can sometimes be the consequences of unsystematic mistakes and trial and error.

The resulting changes, described in one writer's research as "perspective transformation" (Mezirow, 1981, p. 6), can best be gauged by the way in which experience and the new understanding of ourselves and our relationships can be reconfigured to lead to new choices and their consequent outcomes. [12]

Self Directed Learning

Underlying the self-directed learning process are the following five assumptions of andragogy, "the art and science of helping adults learn" (Merriam, 2001): Self-directed learners often have:

(a) an independent self-concept and can direct [their] own learning;

(b) accumulated a reservoir of life experiences that are a rich resource for learning;

(c) learning needs that [are] closely related to changing social roles;

(d) a problem-centered [orientation] and are interested in immediate application of knowledge, and, finally,

(e) motivation to learn through internal rather that external factors. The preceding assumptions have their roots within a contextual framework based on

humanistic psychology which contends that the "individual adult learner. . . is autonomous, free, and growth-oriented (Merriam, 2001).

As with Marsick and Watkins (2001), Boud, Cohen and Walker (1993), and Dewey (1938), Merriam (2001) emphasizes the critical role that experience and context play within learning activities. However she argues for an apparent difference in approach from that of Marsick and Watkins (2001) i.e. that "learning is widespread, that it occurs as part of adult everyday life, and that it is systematic (italics are mine) yet does not depend on an instructor or classroom..." (p. 8). This argument is very similar to the one presented by Dewey (1938) in regard to experiential learning. Just as Marsick and Watkins (2001), Boud, Cohen and Walker (1993) and Dewey (1938), Merriam (2001) [13]accepts that the goal of learning should be: 1) contingent upon the learner as an independent thinker, striving to be an ever-increasing self-directed learner; 2) to promote self knowledge and the understanding of self in relation to society (i.e. context) is paramount in the learning process, and, 3) encourage emancipation and social action. Brookfield (1995), however, is critical of the above-named criteria for self-directed learning contexts because they do not include the lens of culture and the role that it plays in shaping the learner's self and its value for independent over collaborative study.

In conclusion, this review of the literature on informal learning modalities, the Afrocentric, and Womanist contextual lenses that have been incorporated in the analysis of these women's experiences, and are practical frameworks to use in the discussion and understanding of Black women business owners in the diaspora. These constructs place the women within a paradigm that uplifts and celebrates their uniqueness within their herstorical and cultural context. The following section will describe the method of data collection, authenticate and honor the herstorical legacy of entrepreneurship, savvy business orientation, and economic survival in the context of a Black social network.

Study Method

The data collection methods utilized in this project included the three-part interviewing techniques developed by Seidman (1995). Each part included questions and prompts that invited the women and their social network participants to talk about:

1. how the women came to be independent business women,

2. the events of a typical business day, and

3.the journey as an entrepreneur from the first year of business to the time of the interview.

The data analysis was informed by Lincoln and Guba's (1985) recommendation for triangulation, persistent observation, prolonged engagement, peer debriefing, member checks, and thick description. The principal investigator also used video recording for the two businesswomen and audio recordings for the six other participants who volunteered to speak with her about the principal participants.

Social Networks

A social network according to Peck (1993) and Fingeret (1983), includes a person's closest family and friends. The family could consist of people who are "fictive" family (Stack, 1974) or those people considered to be relations because of the nature of the associations with the adult. Sometimes the network is supportive or destructive (Sloan, Jason & Addlesperger, 1996). The experience of the two Black businesswomen, in the context of an African-American based family system, represents a social network. This group of kin has many important features to be noted and studied by professionals and teachers for the potential it promises as a model for successful business literacy instruction projects involving adults.15 While Fingeret (1983) and Peck (1993) provide an analysis of the social network from the perspective of the literacy student, they do not identify the character of the social network as an African-American phenomenon.

The kin related family, a variation on the nuclear family, is cited as one of the features of African American people (Gutman cited in Franklin, 1997). Further, in a study of the role of significant others in the lives of Black professionals by Manns (1997) it was found that more than half of the respondents identified the high rate at which non-relatives are involved in the achievement of Black families. Non-relative significant others were also found to be more numerous during the early life of the respondents, i.e. childhood, adolescence, and young adulthood, which emphasizes the importance of black adults, or kin, in black families. Putnam (2001) has also established the rich source of value that networks provide through the various levels of formal and informal relationships. Connections with those who are capable of giving one an advantage in public or private life are, therefore, an important aspect of the culture among savvy Black women entrepreneurs.

The Participants

Initially, two Black female business owners were interviewed. These business owners were approached to be members of the project after informal discussions about their history as businesswomen. The criteria for their inclusion in the study was that they

were sole proprietors, Black Caribbean women and successful after their initial year of self-employment. Each sixty-minute video and audiotape was transcribed and analyzed for themes. The transcripts were then reviewed by the interviewees for accuracy and [16]modifications were made where necessary. A video presentation highlighting the major themes across the two interviews was then edited and the tape was shown to the two women. They both liked and enjoyed the presentation and encouraged the researchers to continue with the project by speaking with principal members of their social network.

Both women were surprised at the themes that were found across the two interviews. Subsequent interviews with the participants' kith and kin were done up to eight months after the video presentation was screened. These six people, including family, friends, and clients, were interviewed for forty-five minutes each and their audiotapes were then transcribed and analyzed. The transcripts were reviewed by the six participants and feedback was shared with the researchers. The first draft of the report on the themes found across the interviews with the social network was shared with each participant. No contradictions to the report were shared with the researchers.

Data Analysis

After reading the audiotaped transcripts, preliminary labels were utilized to highlight emerging themes. Implementing a constant comparison strategy (Strauss & Corbin, 1990), a re-analysis of the data and the initial categories revealed several general themes across the eight transcripts. These themes included:

1) the initial steps to entrepreneurship,

2) the role of the support networks,

3) learning the craft,

4) vision and spirituality; and

5) evidence of business literacy. Comments representing the themes were then edited and a video and transcript was developed, given to the participants so that they could share any feedback, and utilized as a supplementary text for presentations.

Results

Initial Steps to Entrepreneurship

Both women are descendants of Caribbean parents from Trinidad. In their early lives they were exposed to successful business practices through the businesses maintained by their parents and grandparents, and both women subsequently came to take it for granted that they knew how to conduct business. Their comments about the beginnings of their individual businesses represent this innate confidence in themselves and their observations of their world.

Janelle, president of We Caterers (WC), is an African-Caribbean woman from Trinidad who immigrated to the United States over twenty years ago. She describes her initial steps in the journey to economic self-sufficiency in these words:

I knew intellectually what I had to do. A series of events just occurred that led me to the next steps; a personal revelation that it was time to leave the job that I was in. This personal revelation let me know that the time was right to go ahead with the catering on a full-time basis. I had also done some market research and developed a proposal to see what the possibility was.

Kelly, a milliner, details how she took advantage of an opportunity to become self-employed when she explained: "I got sick, really sick, I ended up in the hospital. I was basically stressed out from working at the plastic factory. I worked midnights. My mom [18] just [asked],'Would you just do this for me?' [decorate a hat]. I just did it … and now we have customers come in from everywhere!"

The Support Network

Janelle identifies her family and friends, both in body and in spirit, as being integral components of her support network:

The first person that I would say. . . is Dan. Then my children. . .Batija and Katta are major parts of the journey. Batija for his support, his vision. I had a vision, but he had a vision too. I had to call such [friends] as Joy Gilmore, Jane Puffy. It is because of the strength of sisterhood, that is strength that gives you confidence. So it is not sitting, plotting, and planning, but it was a sisterhood. I had an old aunt on Dan's side, that just her spirit has stayed with me.

Janelle's children speak about the activities they engage in as people in their mother's support network. Katta, the younger of the two children, said:

Last summer [mom and I] went and bought yards and yards of fabric. I helped her do the inventory and the Excel documents. I'm glad that every time I go home, [I help her] organize the office and the computer.

Her older brother, Batija believes that

I provide that objective sounding board for her. I believe that I provide that for her right now, that objective eye, that ability to stand back and look and say, "Well, from an emotional point of view, I can see how you could say this, but from a business point of view, let's consider x,y,z.

The support network for Kelly, includes friends and neighbors. She remembered one telling incident:

[One time, I was working] and there is a bar across the street. I know the guy across the street at the bar. He came up to me and says, "Do you know what time it is?" He said, "I saw when you came in at 11 this morning and we just closed the bar. It is quarter to 3 a.m..' He says, "I think it's time for you to go home. Go down there and unplug all of those things that you got plugged in and I am going to walk you to your car".

Learning Their "Craft": Entrepreneurship as a Family Legacy

Both Janelle and Kelly report that the spirit of entrepreneurship was a family tradition that was passed down from generation to generation. The women describe their experiences acquiring business knowledge, skills, and wisdom from the elders in their respective homes.

Janelle, formerly a restaurateur in her home country of Trinidad, maintains that she learned that business ownership was a possibility for her due to the role modeling of her father. She remembers that her father owned a pharmacy. "I think that it was able to give me the opportunity to know that it was something that I could achieve. It was never a question about could I do it. I knew that I could do [my own business]."

Batija and Katta, in the tradition of the family business model, describe the legacy that their mother is passing on to them. Katta says that she realized,

Wow, [my mom] is president and CEO of a small business that is doing well in a big city! Those blocks were built on the backs of either of my mothers before me. I feel that I have a legacy in my family of all the women, not just my mother, but all the women way back to my great-great-great grandmother. That's the inspiration."

The son, Batija, also understands that he stands on the shoulders of his mother. He explained that There's a tradition and a legacy here that she is building in life, bigger than just a business. When you know that your mission and purpose is, this tradition and this legacy, you want to be able to build it, leave it, and have it exist better than it did when you were there.

Kelly also reports that the tradition of making clothes, hats and other accessories, was a family custom and that she was influenced by it as a young person. In her reminiscences about the elders in her family she said:

My great-grandmother and grandmother were 'stay-at-home' women and took care of the kids. In their spare time they sewed. They were fashion ladies. My great Grandmother did a lot of work for the West Indies...she did Carnival costumes. She decorated them for the holiday. My grandmother made hats. This business [making hats and clothes] was what we traditionally did.

Informal Learning Modalities

Janelle and Kelly both reflect on having "hands-on" experiential learning situations prior to becoming sole proprietors of their businesses. Janelle's experience with entrepreneurship began as a young girl in Trinidad. As she stated:

I could have not been more that 8 or 9 years old when [a friend] and I were given knitting sets by our parents. We decided that we were going to take the few dollars and buy some wool. We got this wool and we started knitting. We decided that we were going to put up a table and sell our wares. We displayed all of the things that we had made and people would come up and buy. We sold our stuff and the money that we got, we bought more wool.

Kelly remembers her "hands-on" learning experience as an adult, under the helpful guidance of her mother, a hat maker.

I used to go down at the other shop and help my mom, not really to help her but keep her company. She had a hat to do, and she wanted me to put rhinestones on it for her. I told her, "Mom I don't know how to do this". She goes, "Kelly just try!". The customer came in, she was like flipping cartwheels! She said it is gorgeous and she gave me a $20 tip. So I made another one. I just started making them one at a time. And just learned how to decorate the hats and the rest is history basically.

The Preparation for Sole Proprietorship

The two women in this study describe their preparation for entrepreneurship as a journey enriched by many informal, self-directed learning experiences. Kelly recollects that her learning took place as a result of her internal motivations, needs, and the consequential experiences:

The only magazine I have in my house is the TV Guide! That's it . I never went to school to learn how to do this. That's why I say it's a gift from God. It's a God-given talent. I didn't take classes or anything. I have a video that I watched at home. I talked to a lot of milliners. They talked me through how to do it . When I visited New York, I went to a hat shop and they were doing hats right there on location. They just gave me like a little step by step . I am still learning but there is a process to it.

Janelle reiterates the sentiment that much of her learning relating to her area of entrepreneurial expertise was the result of her own personal quest interwoven with knowledge and experience:

I think even the education that I had, to the secondary level, sufficed enough for me to have what it took to survive in the world of business. The world of business working for somebody else, and the world of business doing my own business. I realize that that was not something that I was taught in school. That's something that was a part of life. I saw it demonstrated all the way around my life. I think culturally I was prepared for things that people get prepared for academically. I don't think of it as literally as academic, what level of school you attain. I do see it as what your total experience was, and for me that is what has taken me through.

Vision and Spirituality

Fundamental to the success of their business enterprises, Kelly and Janelle describe spirituality as being the most important factor contributing to their prosperity. Kelly frequently refers to God as she discusses her entrepreneurial endeavors. Janelle concludes with this sentiment:

"The vision of this catering company...has followed me all my life. The vision, the vision for where I am now was very clear in my mind long before the possibility of it was imagined."

Business Literacy Skills

As previously discussed, business literacy includes skills that use financial and business information to understand and make decisions that lead an enterprise to

success[22] (Business Literacy Institute, 2002). The innate business talent of these two women can be understood from the comments made by members of their social network.

Janelle's daughter, Katta, bears witness to her mother's organizational skills in this comment about her modeling:

[Mom] was an efficiency manager at King, which makes perfect sense because she is very efficient and knows how to manage something. I know that being raised by her. I think she was unhappy [at King] and I think she didn't feel that her work was appreciated. I think that she also felt that working that hard, she should be working for herself.

The caterer's son, Batija, also attests to his mother's entrepreneurial talent in his recollection of childhood:

The big secret behind banks in this country is that the bank is able to take one dollar and treat it like four dollars. That is why they make so much money. Well, I truly believe that my mother understood that concept and took one dollar and made it act like ten many times in our family. That just helped foster the business mentality of the house in our upbringing.

Kelly's client, Mrs. Eaves, offers her observation of the milliner's business skill:

Whatever your request is, she goes all the way out to try to please all her customers. I think everyone of her customers is very much satisfied, I know I am. Every time I get anything I run to Kelly and ask her to make me a hat to go with it, or order me a suit, whatever she has to do to get me a whole outfit. She does a very excellent job of making us look very elegant for any occasion.

These reflections help us to understand how well the businesswomen integrate their values as they relate to family life combined with the culture of a successful professional. The comments also show that children who are raised in such an environment grow up to appreciate these values, name them among their many gifts, and are more likely to become entrepreneurs.

Recommendations

General information about the characteristics and needs of educationally disadvantaged students in higher education offers some insights that may be applicable to students who may find themselves outside "formal" learning environments. For example, numerous studies have documented the fact that many students enter college unprepared for its academic demands (e.g., Hashway, Baham,

Hashway, & Rogers, 1999; Lederman, Ribardo, & Ryzewic, 1985). This is especially true of students of color who are traditionally underrepresented on college campuses (Landry, 2003). Researchers have also documented that helping students become more strategic college learners contributes to the academic motivation they need to persist in college (Hock, Schumaker, & Deshler, 1995; Rings & Sheets, 1991). In this tradition, therefore, the business literacy that is available to young people, especially students of color, who are exposed to successful business women, may lead to increased opportunities for role models to support students' interest and determination to achieve academic success in various fields.

Scientific research related to persistence and retention in college (e.g., Astin, 1993; Tinto, 1975) has also concluded that personal relationships with others allow students to become integrated into the academic community. Further, those integrated into the academic community are more likely to persist to graduation. The use of successful businesswomen as anchors of support, demonstrating to students how to interact comfortably with college personnel and the business community, can help develop the foundational skills and positive attitudes necessary for academic success and college completion. The business model built and disseminated through the inclusion of the [24] history and guiding lessons provided by the stories of Black women similar to Kelly and Janelle, can motivate teachers at formal and informal teaching sites to include real-life examples of industry for their own students' enlightenment.

Women are still clustered in the fields that confine them to lower status and financial rewards, below those of men in those categories and that this reality does not deter Black women from entering programs where they can learn skills necessary for their success in the business world. Teachers who are interested in providing alternative ways to motivate their non-traditional students can share the stories of these successful Black businesswomen with their students. Students can also be encouraged to go out and document the stories that are represented in the lives of Black women in their own community, and thereby be exposed to the rich source of experience that may make the difference in their lives in business (House-Soremekun, 2002).

Given the fact that throughout the course of this country's history most Blacks have lived near or below the poverty line (Farley, 1997) and that this situation is inflamed by other factors in the environment of Black women, we must salute the success of any independent business owner. The economic reality for Black women is outlined in a study by Critzer (1998) that showed how Black women's income did not improve significantly in spite of the wealth of a state, the number of women legislators, party competition, or the number of Black state legislators. His study emphasized that any further reduction in state support for affirmative action would represent a continued decrease in income parity for minorities and women. There is also proof that the Black

[25] woman operates in an economic space where restructuring of communities has discouraged urban industrial development and consequently there are fewer manufacturing jobs for Blacks (Wilson, 1980).

In 1995, Black women were earning only 90% of the median incomes of White women (Farley, 1997). In the face of tremendous obstacles, African-American women owned the largest number of new businesses in the late nineties (Mason-Draffen, 1997, August, p. F8). In 2005, Black women continue to show that they have never been deterred from creating their own employment by the increasing number of businesses in their names.

Teachers of adult students and promoters of successful business education practices must recognize and promote the fact that Black women are trailblazers in the present economic environment. We must cite the fact that Black women have continued to carve out and maintain an important space in the national landscape rather than succumb to the obstacles reported in a federal commission on the status of women and minorities in the largest private industries, that is, the fact that leaders of these businesses held to an unspoken law that kept this group of citizens out of the highest ranking jobs in the country (U.S. Federal Glass Ceiling Commission, 1995). Young people and independent business owners can be trained to set their own standards of excellence in their individual industries by studying the strategies that women of color employ on a daily basis. Adult students must be taught to recognize that positive role models in the communities where people of color live will go much further to enhance the productivity of the country than is presently being touted. [26] We need to consider, therefore, that there is a need for the transformation of Black women's labor, presently tied to the structure of the state and economy as well as to features of the racial/gender division of labor (Epstein, 1973; Critzer, 1998), and the reality of Black women being mostly employed in federal jobs, at lower wages than whites, if not totally unemployed (Beggs, 1995), to understand the context in which Black women create and succeed in managing their own businesses on their own terms. In this way we can all promote the positive values that have been engendered through the African legacy of market women, hawkers, and hucksters in our nation.

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