An Exploration into Home-Based Businesses: Data from Textile Artists

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The purpose of this study was to determine success factors of home-based businesses (HBBs). A mail questionnaire based on previous questionnaires and revised after a pre-test was designed to collect information on business practices and demographics. Sixty-two questionnaires were completed and usable out of a total sample of 158. The percentage of financial support for the family provided by the HBB was the dependent variable. Data were analyzed using frequency distributions, means, and regression analyses. Relationships were tested, and several were found to be significant between the dependent variable and the business practices and demographic variables. Correlation results indicated that previous business expertise was positively related to success. Regression findings indicated a highly significant model with three of the six independent variables being significant. A concern over causal flow in interpreting the findings can be addressed through additional research.

There was a time in history when artists and craftsmen of all types made a living by producing and selling their customized products or services. The Industrial Revolution dramatically changed this way of life for the artist when products and services became available at reduced prices to the masses. However, mass production, modern technology, and the rise of large corporations have led to the feeling of isolation and impersonalization for many employees. As people feel the need to be more in control of their lives in both their work and leisure activities, they are turning to home-based businesses (HBBs) as a means of providing a living for themselves and their families.

Home-based workers (HBWs) either work for an outside employer by performing some or all of their job-related activities at home or operate their own businesses from the home. Working from home is becoming more desirable and feasible for millions of Americans. For a multitude of reasons, the number of HBW- is rising at an ever-increasing rate. According to LINK Resources' National Work-at-Home survey, the number of Americans working full or part-time from home grew from 23 million in 1988 to 41.1 million in 1993, with 12.2 million of these being self-employed individuals (Brabec 1994). The majority of HBW's have some college education and are in service businesses. Wholesale and retail trades and manufacturing follow service trades with the second and third largest shares of homeworkers (Ambry 1988). Home-based

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workers seem to be filling a niche in today's marketplace for personal products and services that cannot be provided through mass production and marketing methods. The number of HBWs includes not only those who are self-employed, but a growing population of company employees who, through today's technology, can perform a job at home more cost effectively for both the employer and employee. Other factors contributing to the increasing numbers of HBWs are the attractions of operating from home for the disabled, retirees, hobbyists, and families with small children.

Women represent the fastest growing group of HBWs and enter business at a rate five times that of men (Pusey 1990; Waymon 1986). Personal skills such as sewing, photography, or catering can be used to develop a business from home that may not be marketable to an outside company. Financing the start-up costs of a HBB are now within reach of more individuals due to low overhead and the tax advantages of working in one's home. In addition, for both the employed and self-employed, working from home results in an average increase in productivity of 20 percent (Bacon 1989; Edwards and Edwards 1990). Reasons cited include being able to work during an individual's peak hours of productivity due to a flexible work schedule, a sense of pride and accomplishment in one's work, and fewer distractions associated with working outside an office setting.

However, home-based businesses also have disadvantages that cannot be overlooked (Furry and Lino 1992; Loker et al. 1990; and Waymon 1986). Isolation can be a major disadvantage, as is the tendency for home-based workers to spend too much time working. They find it difficult to separate work from family life. An additional disadvantage for some may be the potential exploitation of HBWs since monitoring for compliance with wage and hour laws is unrealistic.

The purpose of this exploratory study was to determine which factors con-

tribute to the success of HBBs. The study focused on a single industry, that of textile artists with HBBs, to control for possible industry differences.

Textile Artists

Arts and artistic expression have been part of people's lives for many centuries (Summer and Schrank 1979). Research studies show that many people are involved with craftwork, either for a leisure time activity or as a means of earning a living. Those individuals who have invested in their own training are interested in factors which contribute to their success (Summer and Schrank 1979). Textile artists offer customized services to a limited market and need access to information that will guide them in identifying and promoting their products and services to those consumers.

For textile artists, the home is usually the starting place from which their enterprises evolve. Textile artists use a variety of media to express their creativity including, but not limited to, quilting, embroidery, dyeing and printing, dressmaking, knitting, crocheting, weaving, and lacemaking. Those who develop a business based on their artistic talent most often do so because of their love of the work rather than their business skills (Littrell, Stout, and Reilly 1991; Smith 1983).

Most textile artists work a full 40 hours per week, have business insurance, maintain a business bank account, plan their business and personal goals and commit their plan to paper, identify their target market, specifically identify their products or services and pricing methods, and promote their products or services.

Textile artists who are HBWs offer customized services which require a thorough understanding of their limited target market which differs from products or services designed to have mass appeal. The skills of textile artists can produce income through designing, producing, teaching, and publishing. Although the potential value of these skills is great, they may not be fully recognized by the artist who lacks the business skills to tap his or her resources. It is therefore imperative that textile artists have access to information that will guide them in identifying and promoting their products and services.

Business Success Factors

Business success factors consistently cited in the literature include: sufficient operating capital and financial planning (Goetting and Muggli 1988; Greenfield 1989; Waymon 1986); market research (Brabec 1994; Goetting and Muggli 1988; Littrell, Stout, and Reilly 1991; Misner 1986); and a developed or planned marketing strategy (Ibrahim and Goodwin 1986; Littrell, Stout, and Reilly 1991; Misner 1986; Popelka, Fanslow, and Littrell 1992). There must be a market for the product or service being offered (Brabec 1994; Ibrahim and Goodwin 1986; Littrell, Stout, and Reilly 1991) and a means to provide a sufficient supply of the product or service (Littrell, Stout, and Reilly 1991; Misner 1986; Popelka, Fanslow, and Littrell 1992). This requires planning committed to paper and a profit motive (Brabec 1994). Failure of any size business is most often attributed to a lack of operating capital and the inability to effectively manage the business through its life cycle (Pusey 1990).

The financial success of the HBW can be measured in several ways. One is a simple measure of dollar profit from the HBB. Financial success can also be defined by comparing profits from homebased work with income that might be earned from more traditional employment (Littrell, Stout, and Reilly 1991). Finally, since each family's financial needs are different, another alternative is to consider the financial support provided by the HBB relative to the family's financial needs (a ratio); this measure is used herein. Note that because this measure of success is unintrusive, these data are more likely to be provided by the respondents, thereby increasing the response rate.

Methodology

We have undertaken an exploratory study of home-based workers, specifically textile artists, and their businesses. Research questions aimed at identifying and describing this substantial and growing number of businesses was the basis for a questionnaire to assess the factors which contribute to the success of HBBs. Business practices and demographic profiles of textile artists were investigated. The percentage of financial support the respondent can contribute to the family as a result of the HBB was used as the measure of success.

The questionnaire¹ was developed using previous questionnaires and the literature on HBBs, small businesses, and textile artists (Biers 1993; Braught 1985; Burns 1993-1994; Capjack 1990; Duncan 1991; Fiorito 1994; Ibrahim and Goodwin 1986; Littrell, Stout, and Reilly 1991; Misner 1986; Popelka, Fanslow and Littrell 1992; Pusey 1990; Summer and Schrank 1979). The questionnaire was pretested with textile artists and revised according to their comments. Textile artists in the sample were sent a cover letter explaining the purpose of the study a questionnaire, and a self-addressed, stamped return envelope. The entire sample was sent a postcard four weeks after the initial mailing of the auestionnaire which served as a reminder for the nonrespondents and a thank you for those who had already responded.

The sample consisted of 158 textile artists in the United States. At the time of this study, a population listing of textile artists with HBBs was not available. The sample was drawn from a list of textile artists provided by a state craftsman association as well as textile artists personally known by one of the researchers.

Means and frequencies were used to describe the sample respondents and their business practices. Correlation analysis was performed using the Pear-

¹ The questionnaire is available from the authors on request.

son product-moment correlation to identify significant bivariate relationships between demographic and business practice variables and the percentage of the family's financial support contributed by the HBB.

Ordinary least squares regression analysis was used to test for the predictability of selected demographic and business practice variables. Variables selected for multivariate analysis were those found in the literature on business success factors and those that correlated significantly with the dependent variable—the percentage of family financial support contributed by the HBB—in a bivariate analysis.

Results

Of the 158 questionnaires that were mailed, none was returned as undeliverable. Twenty-two individuals (13.9 percent) indicated that they did not operate a business as a textile artist. Sixty-two questionnaires of the remaining 136 were completed and deemed usable, for a response rate of 45.6 percent.

Description of the Sample

Demographic variables of the textile artists are illustrated in Table 1. All the responses to the question on gender were female (96.8 percent). Two respondents failed to answer this question. Although more men than women operate HBBs, other studies have shown that textile-related HBWs tend to be women (Bastow-Shoop et al. 1990; Duncan 1991; Littrell, Stout, and Reilly 1991). This is most likely attributed to the traditional role of women performing textile-related household duties and then using their textile related skills to foster business enterprises.

The responses to business practice variables offer an insight into the characteristics of this sample. The products and services offered by the textile artists in this study were varied. The greatest number of respondents indicated that they offered or produced commissioned works of art (51.6 percent), decorative home accessories (50 percent), clothing (43.5 percent), or taught classes and/or workshops (43.5 percent). Over one-fifth of the sample indicated that they produced other wearable accessories (22.6 percent) or produced other textile products or services (22.6 percent).

Nearly two-thirds of the respondents (64.5 percent) reported selling their products and/or designs through galleries. While craft shows followed closely at 59.7 percent, retail shops were used by 43.5 percent of the textile artists, catalogs by 12.9 percent, and wholesale tradeshows by 9.7 percent. Six respondents indicated that 100 percent of their sales came through four different methods: craft shows, other methods not listed, retail shops, and galleries. Wholesale tradeshows (65 percent) and craft shows (54.7 percent) generated over half of the sales for the sample. Retail shops generated over one-third of the sales (34.3 percent), while galleries generated 32.7 percent. Catalogs generated the least amount at 16.3 percent.

The primary method of advertising, used by more than three-fourths of the respondents (80.6 percent), was business cards. Public demonstrations were reported to be used by more than onethird (38.7 percent), letters and/or phone calls to prospective clients were used by approximately one-third (32.3 percent), and civic and/or organizational presentations by nearly one-fourth (24.2 percent). Fashion shows (22.6 percent) and textile-related trade organizations (19.4 percent) were also used. Magazines and newsletters were used by 11.3 percent of the respondents, while less than ten percent of the sample used church/community programs, newspapers, telephone books, or television.

More than three-fourths of the respondents (85.5 percent) reported using personal savings as their primary source of start-up capital. Loans from family or friends accounted for 12.9 percent of the respondents, 4.8 percent reported obtaining their capital from other unknown sources and/or a partner, and only 1.6 percent had acquired a bank loan. No one reported using the Small Business Administration as a

Demographic Variables of Respondents				
Demographic Variable	n	Percent ¹	Mean	
Age				
30-39 Years	5	8.0		
40-49 Years	21	34.0		
50-59 Years	20	32.2		
60-69 Years	6	9.6		
70-80 Years	5	8,0		
Mean Age			51.00	
Level of Education				
Some Post-Secondary Work	13	21.0		
Vocational, Technical or				
Associate Degree	8	12.9		
Bachelor's Degree	8	12.9		
Some Graduate Work	12	19.4		
Graduate Degree	19	,30,6		
Marital Status				
Single	6	9.7		
Married	35	56.5		
Divorced, Separated, or				
Widowed	19	30.6		
Number of People in Household				
Ļ	17	27.4		
2	22	35.5		
3	10	16.1		
-4	9	14.5		
5	2	3.2		
Mean Household Size			2.28	
Number of Dependents				
0	35	56.5		
1	13	21.0		
2	11	17.7		
3	1	1.6		
Mean Number of Dependen	ts		0.63	
Years as Textile Artist				
1-10 Years	22	35.4		
11-20 Years	22	.35.4		
21-30 Years	10	16.0		
31-40 Years	1	1.6		
41-50 Years	2	3.2		
Over 50 Years	2	3.2		
Mean Years			16.70	

Table 1 emographic Variables of Respondents

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Percentage does not equal 100 due to missing data.

Small Business Administration as a source of start-up capital.

More than three-fourths of the textile artists (87.1 percent) reported being sole proprietors. The remaining types of business organizations reported were: partnership (3.2 percent); corporation (3.2 percent); and Subchapter S corporation (1.6 percent). None of the respondents used the limited partnership form of business.

Some respondents stated that they were a new business, but none reported having been in business less than one year. More than one-half had been in business for one to ten years, with 22.4 percent in the one to five years category and 33.8 percent in the five to ten years category. The textile artists had been in business an average of 11.6 years.

Textile artists who considered their HBBs a success overwhelmingly felt so because they were working at something they enjoyed (83.9 percent), were recognized as a talented professional (74.2 percent), and/or had a morally supportive family (51.6 percent). In addition, of those who felt their HBB was a success, more than one-third said it was successful because the business broke even (35.5 percent) or made a profit (33.9 percent). Not making a profit was the primary reason that some artists (21.0 percent) did not feel successful in their business efforts. Lack of marketing and management skills (16.1 percent) and the business being too time-consuming (11.3 percent) were other reasons given. In a yes/no question, respondents were also asked if the HBB makes a profit. To this, more than one-half of the textile artists (53.2 percent) stated they had a profitable HBB. The question of profitability was not answered by 4.8 percent of the respondents. Although this finding may appear contradictory to the previous statement on reasons for success, the textile artists appear to indicate here that they consider their HBBs a success for reasons other than profitability.

When asked what percentage of family financial support was provided by the HBB, respondents replied as follows: (1) 25 respondents (40.3 percent) indicated that their HBB provided no family support; (2) 24 respondents (38.7 percent) indicated that their HBB provided between 1 and 50 percent of family support; (3) three respondents (4.8 percent) indicated that their HBB provided between 51 and 99 percent of family support; and (5) eight respondents (13 percent) did not answer this question. The mean percentage of family support reported by the respondents was 13 percent (s.d. = 23.709).

Textile artists who indicated no previous business experience before beginning their business enterprises consisted of 43.5 percent of the sample. Almost one-fourth (22.6 percent) had worked in the retail industry, and 21 percent had previously managed or owned their own business. Family business experience and managing someone else's business each accounted for 14.5 percent of the respondents' previous business experience.

Correlation Analysis

Correlation analysis between the percentage of family financial support contributed by the HBB and demographic and business practice variables is reported in Table 2. Obtaining a loan from family or friends as a source of start-up capital was significantly related and supports the results of previous research by Popelka, Fanslow, and Littrell (1992) and Rowe, Haynes, and Bentley (1993). This finding may support the idea that textile artists work harder at making their businesses successful because of the faith and moral support demonstrated by their family and friends. Employing non-family members part-time had a significantly positive correlation. Heck and Walker (1993) found that hiring non-family members increased business output and net annual business income.

Use of a written business plan and financial statements to assess strengths and weaknesses were found to be positively and significantly correlated with family financial support provided by the textile artists, as was found by Duncan (1991) and Littrell, Stout, and Reilly

Variables F	ercent of Family Financial Support Contributed by Home-Based Business
Business Practice Variables	
Products/Services Offered	
Commissioned Works	.33*
Other Textiles	.29*
Travel to Trade/Craft Shows	.33**
Sales at Wholesale Tradeshows	· + 1**
Advertising	
Letters/Phone Calls	.11**
Newspapers	.27*
Source of Start-Up Capital	
Loan from Family/Friends	.29*
Non-Family Members as Part-Time Employees	. 59***
Use FAX Machine	.37**
Use Professional Services	.29*
Written Business Plan	.34**
Use Financial Statements to Assess Strengths/Weaknes	ses .27*
Male Target Market	.31*
Making Profit	.50***
Explanations Offered for Success of Home-Based Business	
Making Profit	. 13***
Supportive Family	.38**
Marketing/Management Skills	.27*
Need for Promotional Skills	51***
Demographic Variables	
Previous Business Experience	
Family Business	. 17***
Wholesale Industry	.32*
Hours Worked Per Week	.59***
Marital Status	
Married	43**
Divorced/Separated/Widowed	.38**
Reasons for Starting Home-Based Business	
Downsizing by Employer	.31*
Evolved from Hobby	36**
To be Own Boss	.45***
Earn Living Expenses	.55***

Table 2Significant Correlation Results Between Percentage of Family FinancialSupport Contributed by the Home-Based Business and Business Practicesand Demographic Variables

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Note: "Other Textiles" include table linens, soft sculpture, rugs, unbrellas, children's toys/games, baskets, wall pieces, and painted and dyed fabrics to be used by manufacturing companies. *p < .05; **p < .01; **p < .01

Evaluations	1	5	Con	Correlation Coefficients	Coeffici	ents		
Variable	Mean S.D.	S.D.	1	2	3	4	Ś	9
(1) Hours worked/week	29.308	29.308 21.076	.600	.418	.150	.271	310	399
(2) Non-family member as								
employee	.128	.339	.592	.541	033			
(3) Selling products at wholesale trade shows	.128	.339	.685					
(4) Selling products at craft shows	.641	.486	.139	.127				
(5) A written business plan	1.923	.270	294	177	015	177		
(6) Ilaving a profit motive	.385	5.987	.415	.327	.042	.327	365	
*pc.05; **pc.01; ***pc.001								

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Table	4
Regression	Results

Explanatory Variable	β	Standard Error	t	Standard Beta
Constant	4.383	21.646	.202	
Hours worked/week	.380	.142	2.681**	.337
Non-family member as employee	21.194	9.091	2.331*	.303
Selling products at:				
Wholesale trade shows	22.268	9.057	2.342*	.318
Craft Shows	2.672	5.306	.504	.055
A written business plan	-5,165	10.234	505	059
Having a profit motive	2.573	5.987	.430	.053
$F = 9.109^{***}$				
$n = 39$ $R = .799$ R^{2} .638	Adjusted R	2= .590		

Dependent Variable: The Percent of Family Financial Support Generated by the HBB

*/K.()5; **/K.()1;***/K.()()

(1991). Making a profit and the respondents' opinions that making a profit contributes to the success of their HBBs were also found to be significantly related to family financial support. Farning money and reaching financial goals, and in turn, showing a profit, have consistently been cited in the literature as indications of success in business (Duncan 1991; Littrell, Stout, and Reilly 1991; Misner 1986).

Several demographic variables were found to be highly significant in the correlation analysis with the percentage of family financial support contributed by the HBB. The significance of the number of hours worked per week was also supported by Summer and Schrank's (1979) findings. Also significant was that the textile artists had started their HBBs to earn living expenses, as was found in the study by Duncan (1991).

Regression Analysis

The basis for the model used in the multivariate analysis was the business success factors found throughout the literature. Six variables were selected and are shown in Table 3 with their means, standard deviations, and intercorrelations. The variables and the supporting

literature are: (1) hours worked per week (Summer and Schrank 1979); (2) non-family members as employees (Heck and Walker 1993); (3) selling products at wholesale trade shows and (4) craft shows (Brabec 1994; Ibrahim and Goodwin 1986, Littrell, Stout, and Reilly 1991); (5) planning committed to paper and (6) a profit motive (Brabec 1994).

The result of the regression analysis, as shown in Table 4. is a model that is highly significant. Three of the six independent variables are significant: hours worked per week, non-family members as employees, and selling products at wholesale trade shows. All these showed positive effects on the percentage of family financial support generated by the HBB. This analysis, although not groundbreaking, does confirm previous literature and the idea that hard work is a contributing factor in the success of a small business.

Limitations

A possible limitation of the significant regression results is in attempting to determine the direction of causal flow. For example, are the textile artists more successful because they work more

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hours, hire employees outside their family, and sell their merchandise at wholesale trade shows, or have they become successful and therefore must work longer hours, hire more people, and have the financial resources to sell their goods at trade shows? We believe the former interpretation of the results; however, we do not have the data needed to clearly differentiate between these scenarios.

One other interesting finding that also begs the question of causal flow is the negative beta for a written business plan. One interpretation may be that the textile artists in this sample only write out business plans if the business is not doing well. Textile artists whose business is successful without a written business plan may not be inclined to complete one.

Conclusions

One important finding of this exploratory research is that some textile artists are supporting themselves entirely through their home-based businesses, which they consider successful for this reason. In addition, a clear majority of the home-based workers in this sample felt their HBB was a success because they were working at something they enjoyed. This finding begs the questions: "What is success?" and "How is success measured?" Clearly, for these HBWs, success is not just a profitable balance sheet and income statement. The results of this study support the previous research that indicates that most HBBs provide supplemental income and are undertaken for motives other than profit, including creativity, working at something enjoyable, and professional recognition (Bastow-Shoop et al. 1990; Littrell, Stout, and Reilly 1991; Summer and Schrank 1979).

As the number of home-based workers and home-based businesses continue to rise, will this trend promote and possibly encourage a different way of looking at successful businesses whereby workers' and owners' satisfaction on the job are seen as just as important as profitability? These were the sentiments of workers prior to the Industrial Revolution. Are employees and HBWs looking for something in addition to a comfortable livelihood from their employment? We believe findings from this study point in that direction.

The significant correlations of business practices with the percentage of family financial support contributed by the textile artists' HBBs indicate a positive relationship between the business expertise of a textile artist and the degree of success won by the business. Contrary to this is the finding of a lack of commonly acceptable promotional strategies generally used by small businesses. These HBWs used business cards, the telephone, and letters as the primary means of advertising their businesses. These advertising tools are time-consuming and may not be the most efficient use of their advertising budget. Therefore, textile artists may want to consider consulting with professionals before starting a business and also during the operation of their business. Accountants, lawyers, and advertising specialists are excellent sources of information and expertise who can save the HBBs both money and time.

Although the regression model was highly significant, home-based businesses must be investigated further to properly understand their implications to our economy and growing trends in small businesses. A major concern in interpreting the regression results is causal flow. The results of this exploratory study do support previous literature, but research into measuring the success of on-going home-based businesses and resources for this growing phenomenon needs to continue.

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