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Dodging the glass ceiling? Networks and the new wave of women entrepreneurs

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5 This problem has been recognized and addressed in a new program being offered through the Small Business Administration (SBA) which aims at increasing women entrepreneurs' access to commercial loans. The program involves the SBA prequalifying women business owners for loans up to \$250,000. Qualified applicants receive a letter from the SBA that they have qualified for a government loan guarantee which they can then take to a commercial lender who is then more likely to grant them a loan ([Applegate, 1997](#)). Further evidence of this is revealed by the survey responses of 673,000 women, more than two thirds of whom said they faced gender barriers in business, particularly in working with banks ([Rios, 1997](#)).

6 A recent Wall Street Journal article provides further anecdotal evidence of the importance of nonwage benefits to women entrepreneurs. The piece profiles Kathy Dawson, who herself "[d]ropped out of corporate America and started her own business because she wanted to spend more time with her two young daughters." ([Mehta, 1996](#)). Dawson earns less from her business than she did from her corporate job and she says that she would be earning higher profits if she spent more time writing proposals and cultivating new clients. In this case, earnings may not be relevant measure of the success of women-owned businesses—Dawson considers her business a success because it allows her and her employees (27 of the 30 are women) to balance work and family.



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