

**SMALL- AND MEDIUM-SIZED ENTERPRISE OWNERS'
PERCEPTION OF SUCCESS
IN THE TEXTILE AND APPAREL INDUSTRIES:
MULTIPLE CASE STUDIES**

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By

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The undersigned, appointed by the dean of the Graduate School, have examined the thesis entitled

**SMALL- AND MEDIUM-SIZED ENTERPRISE OWNERS'
PERCEPTION OF SUCCESS
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Presented by Emily E Stoll

A candidate for the degree of Master of Science

And hereby certify that, in their opinion, it is worthy of acceptance.

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To my mother, Dr. Deborah Carr, who always made sure all options were available to me, and Dr. Kitty Dickerson who helped me believe I could succeed.

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ABSTRACT

Small- to medium-sized enterprises (SMEs) are a critical part of many industries in today's U.S. economy, and are particularly important to the U.S. textile and apparel industry. While the importance of SMEs to the textile and apparel industry is great, little is known about SME owners' perceptions of their success. To help minimize the gap in our understanding of SME success the research addressed how textile and apparel SME owners perceive their success. The theoretical frameworks of Maslow's hierarchy of needs and self-efficacy was used to explore the study questions: (1) how do U.S. textile and apparel SME owners perceive their success?, (2) how does the concept of self-efficacy play a role in SME owners' perceptions of success?; and (3) does Maslow's theory of human motivation provide a reasonable framework for understanding U.S. textile and apparel SMEs' success?

The findings showed that SME owners describe their perceptions of success through the five themes; establishing a solid business foundation, fostering strong customer relationships, creating ties to the local community, flexibility through SME ownership, and happiness in their personal lives. The themes seemed to build upon one another, making Maslow's hierarchy a possible framework to be used in understanding SME owners' perceptions of success. The findings also showed that self-efficacy can play a role in how SME owners perceive their success.

CHAPTER I: INTRODUCTION

Chapter I contains the following sections: (a) background of the study, (b) purpose of the study, (c) significance of the study, and (d) definitions of key terms.

Background of the Study

Small- and medium-sized enterprises (SMEs) have been playing an important role in the U.S. economy for many years. However, since the recession began in 2007, rising unemployment rates, foreclosed homes, and government bailouts for the automobile and banking industries, have all caused major impacts to the U.S. economy. It is during times such as these that big business begins to suffer as companies are attempting to find ways to cut costs. These efforts often result in large layoffs and hiring freezes, leaving many employees to wonder what the next step will be in their personal and professional careers. However dreary the current economic outlook may be, small business in the U.S. continues to be on the rise.

While SMEs are a critical part of many industries in today's U.S. economy, they are particularly important to the U.S. textile and apparel industry. In the past, the textile and apparel industry in the United States was dominated by manufacturing-based, large businesses (Dickerson, 1999). However, as the U.S. economy has matured, the industry has fragmented and globalized with businesses offering non-manufacturing services that are more likely to require a smaller organizational structure than in the past (Ha-Brookshire & Dyer, 2009). According to the 2007 Economic Census, 95% of businesses

in the textile and apparel industry manufacturing sectors (NAICS 313, 314, 315, and 316) were classified as SMEs, 6% more than the overall manufacturing category (U.S. Census Bureau, 2010).

While the importance of SMEs to the textile and apparel industry is great, little is known about SME owners perceptions of their success. Researchers in this area face two distinct challenges when trying to fully understand SMEs, particularly their success. First, the majority of SMEs are privately held and, thus, they are not required to provide detailed financial information to the public. Even if SMEs report their financial measures, because there is no standard for accounting practices for SMEs, a greater risk of error in the reported data is expected (Dess & Robinson, 1984). Second, the majority of theories and models for SMEs their business success are drawn from those developed for large corporations and their success (Dess & Robinson, 1984; Murphey, Trailer, & Hill, 1996; Raymond, 1985). The validity of using theories intended for large corporations in SME research is questioned because economic, social, and personal conditions and environments may affect SMEs and large corporations differently (U.S. Small Business Administration [SBA], 2010).

To address these problems in SME research, Dess and Robinson (1984) recommended using subjective measures, such as owners' descriptions and feelings, rather than objective measures, such as financial and economic measures, in SME research. The authors showed strong correlations between subjective and objective measures of SME, justifying the use of subjective measures in SME research in the absence of objective measures. Similarly, Besser (1999) surveyed 1,008 small business owners in small towns in Iowa, using non-financial indicators of business success, such

as percent change in total number of employees over a given period of time and plans for the future. Strong positive correlations were found between the non-financial measures and the owner's subjective responses of their business success. While these studies showed that subjective measures of SME success can be useful in SME research, not all problems have been solved when attempting to understand business success in SMEs which may be in different stages of business growth with different perceptions of success.

Purpose of the Study

To help minimize the gap in our understanding of SME success, this study explored SMEs perceptions of success. The research addressed how textile and apparel SME owners in both retail and manufacturing sectors perceive their success. The theoretical frameworks of Maslow's hierarchy of needs and self-efficacy were used to explore the study questions.

Significance of the Study

The growing importance of SMEs to the U.S. economy and within the textile and apparel industries beckoned the call for research in this area. Particularly, as the U.S. textile and apparel industry has become highly fragmented and globalized in recent decades, SMEs have become the predominant business entities driving the industry. This trend magnifies the importance of our understanding of SMEs and their business operations. By exploring how SME owners perceive success and seeing how these

perceptions fit into the theoretical frameworks of Maslow's hierarchy of needs and self-efficacy, the study findings deepen the understanding of textile and apparel SMEs.

These findings have several important contributions. First, the research findings provide an in-depth look at how SME owners perceive success. Second, to the researchers' knowledge, this is the first time that Maslow's (1943) theory of human motivation and self-efficacy were used to analyze the motivations of textile and apparel SMEs' success, and the results show that the way textile and apparel SME owners define their perceptions for success can be framed within the context of the hierarchy of human needs and understood through the concept of self-efficacy. Finally, the study findings support the calls for new theories or lenses to investigate SME operations, performance, and success that are very different from those of large corporations. This research contributes to researchers in textiles and apparel and SME alike, as it will provide an in-depth perspective that is often times difficult to obtain from SMEs.

Definition of key words

Small- to medium-sized enterprise: This study adopted the definition of SMEs from U.S. Small Business Administration (2010). Table 1 illustrates the size standards for SMEs defined by U.S. Small Business Administration in the textile and apparel manufacturing and retailing sectors.

Table 1. Size Standards for SMEs Defined by U.S. Census Bureau in the Textile and Apparel Manufacturing and Retailing Sectors

Sector (NAICS Code)	Size standards (number of employees)	Size standards (millions of dollars)
Manufacturing (31-33)		
Textile mills (313)	500-1,000	
Textile product mills (314)	500-1,000	
Apparel manufacturing (315)	500	
Leathered & allied product manufacturing (316)	500-1,000	
Retail Trade (44-45)		
Clothing and clothing accessories (448)		\$10.0 - \$35.5

Note: U.S. Small Business Administration. (2010). Size standard varies between category subsectors. Numbers reflect the range in which the categories fall within the overarching sector.

Self-efficacy: One's belief that they are capable of executing certain behaviors or reaching certain goals (Bandura, 1977). In this study, it is defined as the SME owner's belief of their capability to be a successful business owner.

CHAPTER II: LITERATURE REVIEW

Chapter II contains the following sections (a) Maslow's hierarchy of needs, (b) self-efficacy theory, (c) SMEs in the textile and apparel industries, (d) meaning of success to SMEs, and (e) research gap and questions.

Maslow's Hierarchy of Needs

Overview of Maslow's theory

To help minimize the gap in our understanding of SME success, Maslow's (1943) theory of human motivation was adopted as a theoretical framework in this study. Although Maslow's theory was developed in the field of humanistic psychology, it was expected that some of the fundamental relationships between human needs and motivations may be applicable for SMEs' perceptions of success. Maslow's (1943) theory of human motivation explains five stages of human needs and, thus, motivate certain behavior—successful existence as human beings. These needs are physiological, safety, love, esteem, and self actualization. The original theory was revisited by Maslow in 1954 and 1970 in his work *Motivation and Personality*. In this theory, each need is expected to be fulfilled in some respect before move on to the next level in the hierarchy. The movement up the hierarchy from level to level is seen as an individual's fulfillment of potential. Maslow also emphasized that the movement between levels is not rigid, rather it is fluid. For example, an individual could have 90% of their physiological needs

met, 80% of their safety needs, 60% of their love needs, and so on.

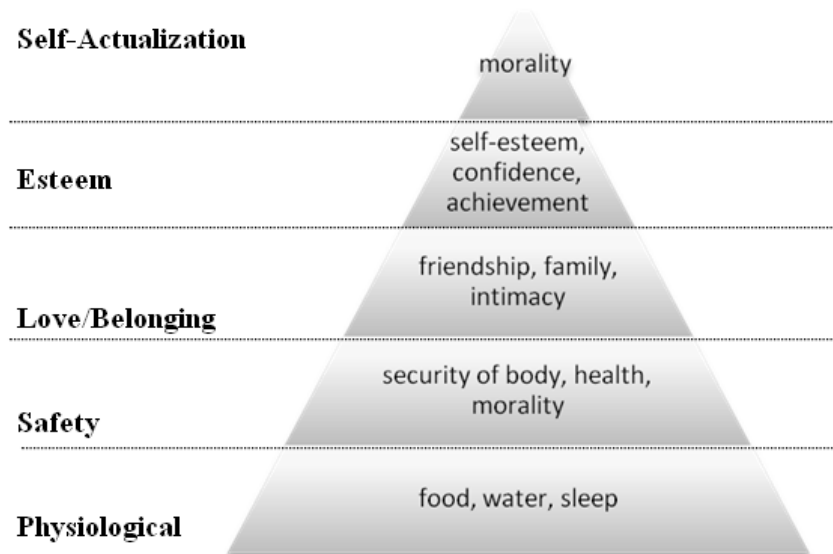
The physiological needs found at the base level of the hierarchy include food, water, sleep, and sex, the most potent of the needs in the hierarchy. Maslow (1954, p.82) explained, “a person who is lacking food, safety, love, and esteem would probably hunger for food more strongly than for anything else.” Safety needs are described as having physical safety and economic security. While these needs are considered to be less potent than the physiological needs, it is still possible for the individual to become completely involved in fulfilling this set of needs, perhaps seeing the fulfillment of the safety needs as more important even than the physiological needs. Safety needs also include things such as stability, dependency, and the need for structure, order, law, and limits (Maslow, 1970).

Needs for belongingness, affection, and love are next in the hierarchy. At this level, the need for affectionate relationships, a sense of place within groups or family, and togetherness among friends become the primary concern. Maslow (1943, p.378) noted the importance that “love needs involve both giving *and* receiving love.” Esteem needs can be divided into two sub-sets. First, a person desires strength, achievement, and confidence – these are the needs that involve the self. Second, there is the desire for respect, status, recognition, attention and importance. These needs can be described as being the more of the social or interactive component of the esteem needs.

Finally, self actualization is what Maslow considers to be the ultimate need and the highest stage possible stage of the human experience. It can be described as self-fulfillment, or striving to reach personal potential. Maslow (1970, p.46) explained this need through positing that “a musician must make music, as artist must paint, a poet must

write, if he is to be ultimately at peace with himself. What a man *can* be, he *must* be. He must be true to his own nature.”

Table 2. Overview of Maslow’s Hierarchy of Needs



Note: Adapted from Maslow’s 1943 Hierarchy of Human Motivation

Applications of Maslow’s theory of human motivation in business

Because of its explanatory power of human needs, Maslow’s theory has been used to understand how organizational needs can be categorized within the hierarchy of human needs. The critical underlying strategy for the use of this theory in business is the understanding that there may be a parallel between individual and organizational needs (Tuzzolino & Armandi, 1981). In 1981, Tuzzolino and Armandi proposed a new foundation for organizational analysis, specifically focusing on corporate social responsibility. Broken into the five basic stages of Maslow’s hierarchy, the authors displayed criteria for each stage in terms of organizational needs. The authors defined profitability as businesses’ physiological needs. Businesses’ vertical and horizontal

integration, and competitive position were considered businesses' safety needs. Love or belonging needs are manifested through being a part of trade associations and trade publications, while esteem needs are through market position, market share, image creation, and price leadership. Finally, businesses' employee relations or community and government relations can be explained as the results of their internal and external self actualization needs.

Tuzzolino and Armandi's (1981) application of Maslow's theory to organizational behavior is particularly helpful for our understanding of SMEs and their success. Not only have researchers used Maslow's hierarchy as a framework, but also it has been used by business owners. For example, Chip Conley, the owner of a chain of boutique hotels argued that he used Maslow's hierarchy to understand his customer and employees varying level of needs in order to save his business during difficult market times. Conley explained that most companies "hang out" at the bottom of the pyramid (that is, physiological needs), yet those businesses will start to see that "they have to think about higher-stage needs such as meaning" (Hofman, 2007, p.43-44). Despite the potential of Maslow's theory to explain SMEs and their motivation for success, little attempts were made to understand textile and apparel SMEs.

Self-efficacy

Definition of self-efficacy

Self-efficacy is broadly defined as one's belief that he or she is capable of executing certain behaviors or reaching certain goals (Bandura, 1977). It is a concept that is a main component of Bandura's (1977) social learning theory, and is used to better understand behavioral change. Bandura has been the primary researcher in self-efficacy theory, researching the topic as a mechanism of human agency (1982), cognitive development and functioning (1993), control (1997), and others. Gist began to bridge the gap between this concept of human behavior and the organization. In her work, Gist (1987, p.472) defined an individual's self-efficacy as "one's belief in one's capability to perform a task." For the purposes of this study, a synthesized definition based off of the definitions of Bandura and Gist is used to define self-efficacy as the SME owner's belief of their capability to be a successful business owner.

Self-efficacy as a theoretical framework for SME research

While Gist (1987) laid the groundwork for understanding a connection between human and organizational behavior, many other researchers have taken this concept and applied it to the business setting. Two main areas have been identified in the area of self-efficacy business research: (a) entrepreneurship and (b) performance.

The self-efficacy of entrepreneurs has been studied by researchers in order to better understand this group of dynamic individuals. Boyd and Vozikis (1994) studied self-efficacy in terms of entrepreneurial intentions and actions or behaviors. Self-efficacy was used as a framework for their study because it “affects a person’s beliefs regarding whether or not certain goals may be attained” (Boyd & Vozikis, 1994, p. 66). Similarly, Chen, Greene, and Crick (1998) studied entrepreneurial self-efficacy in distinguishing entrepreneurs from managers. They define the term “entrepreneurial self-efficacy” (Chen, Greene, & Crick, 1998, p. 301), or ESE, as how strong a person feels they can accomplish the roles and task of an entrepreneur.

Self-efficacy has also been explored as a possible predictor of work related performance. Stajkovic and Luthans (1998) performed a meta-analysis to understand the relationship between these two concepts. The results showed that there was a significant weighted average correlation between self-efficacy and work-related performance (Stajkovic & Luthans, 1998). Such research leads to the belief that an owner’s self-efficacy could have some relations to their businesses’ overall performance.

In this study, the theoretical framework of self-efficacy was chosen due to its potential explanatory power in understanding SME owner’s perceptions of success. Bandura (1982, p. 127-128) explains that “the higher the level of perceived self-efficacy, the greater the performance accomplishments. Strength of efficacy also predicts behavior change. The stronger the perceived efficacy, the more likely are people to persist in their efforts until they succeed.” Gist (1987, p. 481-482) explains further that “research may be able to ascertain if any key factors generally are predictive of success. One possibility is an individual’s conviction that he or she can master new situations.”

SMEs in Textiles and Apparel Industry

SMEs in textile and apparel industry

Currently, the United States Small Business Administration's Office of Advocacy (U.S. SBA) defines SMEs by either the number of employees or annual sales. The firm size standards vary from industry to industry, and more detailed information can be found at U.S. SBA (2010). In the textile and apparel industry, each of the three industry categories of manufacturing, wholesaling, and retailing has different firm size requirements for any firms to be determined as SMEs.

First, textile mills (North American Industry Classification [NAICS] code 313), textile product mills (NAICS 314), apparel manufacturing (NAICS 315), and the leather and allied product manufacturing (NAICS 316) are considered the four major sectors of the textile and apparel manufacturing category. Each sector also has up to 24 sub-sectors and a firm with 500 or fewer employees is considered an SME in the majority of these sectors. For example, 9 out of 12 sub-sectors in textile mills, 7 out of 8 sub-sectors in textile product mills, the entire 24 sub-sectors of the apparel manufacturing, and 9 out of 10 sub-sectors of the leather and allied product manufacturing have the same firm size requirement for SMEs.

Second, in the entire textile and apparel wholesaling category (NAICS 4242 and 4243), a firm with 100 or fewer employees is considered an SME. Finally, a firm with annual sales of U.S. \$9 million or less is considered an SME in the 4 out of 9 sub-sectors of the clothing and accessory retail category. The other five sub-sectors of the clothing

accessories retail category define a firm with annual sales of U.S. \$7 million or less as an SME.

Importance of SMEs to textile and apparel industry

Although the firm size of an individual SME may be small, the overall impact of SMEs on the U.S. economy is tremendous. According to the 2007 Economic Census, 89% of all manufacturing firms (NAICS 31-33) were reported to be SMEs with fewer than 500 employees. Similarly, 79% of all wholesale firms (NAICS 42) were classified as SMEs with fewer than 100 employees, and 27% of all retail firms (NAICS 44-45) with less than annual sales of U.S. \$9 million (U.S. Census Bureau, 2010).

While SMEs are critical part of many industries in today's U.S. economy, they are particularly important to the U.S. textile and apparel industry. In the past, the textile and apparel industry in the United States was dominated by manufacturing-based, large businesses dealing with textiles and apparel (Dickerson, 1999). However, as the U.S. economy has matured, the industry has fragmented and globalized with businesses offering non-manufacturing services that are more likely to require a smaller organizational structure than in the past (Ha-Brookshire & Dyer, 2009). That is, the majority of manufacturing jobs have moved to overseas for low labor costs, leaving the more value-added functions, such as marketing, product development, advertising, and sourcing to be performed in the United States (Ha-Brookshire & Dyer, 2009). Specifically, according to the 2007 Economic Census, 95% of businesses in the textile and apparel industry manufacturing sectors (NAICS 313, 314, 315, and 316) were

classified as SMEs, 6% more than the overall manufacturing category (U.S. Census Bureau, 2010).

Challenges in SME research

Researchers in this area face two particular challenges when trying to fully understand SMEs, particularly their success. First, the majority of SMEs are privately held and, thus, they are not required to provide detailed financial information to the public. For example, stock valuation is one of the common financial measures used in business success research, yet it would be irrelevant to SME research as most SMEs do not trade stocks publically (Besser, 1999). In addition, many SME owners are unwilling to provide correct information about their financial performance, such as revenue, annual sales, and return on investment, which can cause major issues of the reliability of the data collected (Besser, 1999). Even if SMEs report their financial measures, because there is no standard for accounting practices in SMEs, a greater risk of error in the reported data is expected (Dess & Robinson, 1984).

Second, another prominent issue in current research on SMEs is that the majority of theories and models for SMEs their business success are drawn from those developed for large corporations and their success (Dess & Robinson, 1984; Murphey, Trailer, & Hill, 1996; Raymond, 1985). The validity of using theories intended for large corporations in SME research is questioned because economic, social, and personal conditions and environments may affect SMEs and large corporations differently (U.S. SBA, 2010). In this light, Welsh and White (1981, p.18) pointed out that “a small

business is not a little big business.” For this reason, Welsh and White (1981) suggested that new theories, methodologies, and definitions must be formulated specifically for SMEs. These new approaches must include different success measures for SMEs because SME owners might have started their businesses for a variety of reasons beyond financial gains and, thus, and judgment about their success must consider these business owners’ personal motivations for success (Besser, 1999).

To address these problems in SME research, Dess and Robinson (1984) recommended using subjective measures, such as owners’ descriptions and feelings, rather than objective measures, such as financial and economic measures. Dess and Robinson (1984) showed strong correlations between subjective and objective measures of SME, justifying the use of subjective measures in SME research in the absence of objective measures. Similarly, Besser (1999) surveyed 1,008 small business operators in small towns in owners in Iowa, using non-financial indicators of business success, including percent change in total number of employees over a given period of time and plans for the future. These indicators were then compared with the respondents’ subjective evaluations on the success of their business by answering questions such as, “Please rate the success of your business by your own definition of success” (Besser, 1999, p. 23). Strong positive correlations were found between the non-financial measures and the owner’s subjective responses of their business success. While these studies showed that subjective measures of SME success can be useful in SME research, not all problems have been solved when attempting to understand business success in SMEs which may be in different stages of business growth with different motivations for and perceptions of success.

Research Gap and Questions

Given the importance of SMEs to the U.S. textile and apparel industry, the difficulties that researchers face when assessing their success, and the lack of knowledge about how SME business owners perceive their success, this study was designed to gain a deep understanding of how SME owners describe their success in their own words.

The study used self-efficacy and Maslow's theory of human motivation as theoretical frameworks because these theories offer unique opportunities to understanding SMEs through human behavioral perspectives, which otherwise would be difficult to obtain through conventional business theories primarily established for large corporations' operations. In addition, these theories helped to understand SMEs' "success" which, especially in the business setting, is often times extremely subjective. It is precisely this subjectivity that lends the term "success" more suitable for this research than other commonly used terms, such as firm "performance." Firm performance is many times used when referring to objective financial measures.

This research attempted to form a deeper understanding of SME success, therefore not relying solely on objective measures. To achieve this purpose and begin to close the gap of research that identifies how SME owners in the textile and apparel industry perceive success, this study proposed the following research questions:

Research question 1: How do U.S. textile and apparel SME owners perceive their success?

Research question 2: How does the concept of self-efficacy play a role in SME owners' perceptions of success?

Research question 3: Does Maslow's theory of human motivation provide a reasonable framework for understanding U.S. textile and apparel SMEs' success?

CHAPTER III: RESEARCH METHODOLOGY

Chapter III contains the following sections (a) case study approach, (b) sampling, (c) data collection, (d) validation strategies, and (e) data analysis.

Case Study Approach

A case study approach was used for this study in order to gain an in-depth perspective from SME owners in the textile and apparel industry. According to Creswell (2007, p.73), “case study research is a qualitative approach in which the investigator explores a bounded system (or case) or multiple bounded systems (cases) over time, through detailed, in-depth data collection involving multiple sources of information.” Because this was an exploratory study, it was thought that a case study methodology was best suited in order to obtain detailed information about SME’s in the textile and apparel industry.

Case studies have been used by many disciplines, especially within the fields of psychology, medicine, law, and political science (Creswell, 2007). Within the field of textiles and apparel, case studies have often been used as a common methodology when doing exploratory research (Dyer & Ha-Brookshire, 2008; Kumar & Arbi, 2007). For this study a multiple case study methodology was used, focusing on textile and apparel SMEs.

Sampling

A purposeful sampling technique was used in accordance to what is common in qualitative research (Creswell, 2007). The participants were recruited through informants to the researcher on small business owners. These informants included graduate students and professors in the researcher's department. These informants have been actively engaged in local SMEs businesses or well-connected with local SME owners in the textile and apparel industry. Creswell (2007, p.129) recommends for case studies to "employ maximum variation as a sampling strategy to represent diverse cases and to fully describe multiple perspectives about the cases."

After the approval of the Institutional Review Board, totally, five participants were chosen, representing the textile and apparel SMEs. First, the potential participants were contacted by the researcher through email. At this initial contact stage, the researcher verified that the participant was qualified to share SMEs' perspectives of their success in the textile and apparel industry. The selection criteria for the participants required that they were the owner of the business, or played the role of the business owner, and that they were currently involved in daily business operations. Once verified, then the researcher asked if they would be interested in participating in the study. Once their interests were confirmed, the researcher set up the time, date, and location of the interviews with each participant.

Data Collection

Creswell (2007) calls for multiple sources of information to be used in data collection in a case study to gain an in-depth and holistic view of study topic. Therefore, the study proposed a four-step data collection process: (1) in-depth interview, (2) participants photovoice collection, and (3) photovoice interview. The researcher also kept a (4) reflective journal of her interaction with and observations of the participants and their workplaces during her interactions with them.

In-depth interviews

The in-depth interviews were conducted at the location of the participant's choice, and were recorded using a digital voice-recording device. The interviews ranged from 45 to 75 minutes long. Prior to recording a verbal consent was obtained from each participant. The interview protocol began with basic informational and historical questions that clarify the purpose and function of the business, as well as the length of time the business has been in existence. Participants were then asked to share stories about how and why they got into business, and their reasoning for being in business. They were then asked about their educational background, and asked to describe critical moments of success and obstacles they have faced during their time in business. Finally, they were asked how they define business personally and within their business, and their feelings of self-efficacy are explored through questions that explore how they feel about themselves as an owner of an SME in the textile and apparel industry.

The interview protocol was designed through the two-step approach. First, the main phenomenon of investigation was identified as SMEs' perceptions of business success. The second, various other concentration areas were chosen in order to obtain as full of a picture as possible. The interview protocol was validated through a peer-review process. Table 3 illustrates interview protocol creation process and a full description of interview questions can be found in Appendix A.

Table 3. Interview Protocol Creation Process

Main Phenomenon: Small- to Medium-Sized Business Owner' Success

Concentration Areas:

- Business History
 - Background in Textile and Apparel Industry
 - Critical Moments of Success
 - Success in Personal and Professional Life
 - Definition of Success
-

Participant photovoice collection

The photovoice element was introduced at the end of the interview. Photovoice is a relatively new data collection method that is used primarily in participatory action research (Wang & Burris, 1997). Wang & Burris (1997, p.389) define photovoice as the

“process by which people can identify, represent, and enhance their community through a specific photographic technique.” Although this form of data collection is typically used for participatory action research, it provides a personal and active element to traditional case study research by allowing the researcher to see what success looks like through the eyes of the participants. For this study, in order to implement this method of data collection, each participant was given a disposable camera for ease of development of film so participants would have hard copies to use during their subsequent photovoice interview. The researcher also had a CD of images made for ease of use in digital form. Participants will be given their disposable camera with the following instructions:

“Please use this disposable camera to take pictures of anything that represents or reminds you of success personally and in your business. This could include pictures of your store, your employees, your home, or anything that makes you think of success! I will be contacting you in 7-10 business days to set up a time / for me to come and retrieve the camera. Once you have taken your pictures and I have had them developed, I will ask for a brief 30-minute interview session for us to sit down and have you explain to me each of the photographs you took.”

Photovoice interview

One to two weeks after the initial interview, participants were contacted to see their progress on their picture taking. One to two weeks was believed to be sufficient for participants to complete the picture-taking element of this research. Once completed, the researcher picked up the camera, developed the film in print and digital form, then scheduled the subsequent interview to go over the photos that were taken by the participant. The developed pictures were numbered and shown to the participant in the order in which they were taken. The participants were asked to describe why each

picture represented success to them, and to describe any stories in detail that would help explain the image further. After describing all pictures the participants were then asked to identify the top three pictures that they felt were the most important to them. This process helped to narrow down the main things in which the participants consider in their perceptions of success. This process helped to provide visual components of participants' perceptions of success given during their initial interview. This interview was also recorded using a voice-recording device. These sessions lasted from 12 to 20 minutes long or until the participant fully explained each photograph. All participants agreed that photographs could be used for publication purposes.

Validation Strategies

The main validation strategies that were used in order to ensure the validity of the study were (a) triangulation, (b) rich, thick descriptions and (c) clarifying research bias, and (d) member checking.

Triangulation was implemented through analysis of three types of data; interviews, photovoice, and the researcher's reflective journal. Therefore, the three sources used for triangulations were (1) in-depth interviews, (2) visual materials through photovoice, and (3) researcher's personal reflection journal (Creswell, 2007). These methods of validation were chosen because each element would help build overall themes that will arise from the study data. The interviews reflected the voice of the participant and how they verbally define success. Interviews also included the researcher's voice that could be reflected through the researcher's journals. The photovoice element showed the

participants' visual interpretation on how they define success (Wang & Burris, 1997).

The researcher's reflective journals showed reactions and feelings to both interviews and photovoice experiences throughout the research. Thus, reflective journals provided an outside perspective on how the participants behaved and how the researcher reacted to the various forms of data collection. Triangulation helped achieve validation by providing multiple perspectives from the participants and also the perspective of the researcher.

In order to truly capture the voice of each participant, the researcher used rich, thick descriptions for each of the themes (Creswell, 2007). By including these long and full quotes, the reader is provided with the best possible descriptions of the participants' perceptions of success. The rich descriptions achieved validation through providing as full of a context as possible for the participants response, as to not take certain phrases or themes out of context.

Research bias was clarified through the initial statement in the interpretation section. The researcher declared her prior experience working for a SME and any biases that may be in place prior to full-fledged data analysis (Creswell, 2007). This achieved validation through providing a detailed description of the lens that the researcher was using in her analysis including possible biases that may have been present due to past experience.

Finally, member checking was used to make sure that the final themes that emerge from the data align with the actual feelings of each participant. This form of validation was achieved by e-mailing the themes to each participant and asking for their feedback. Three out of the five participants responded to the e-mail and said that the

themes seemed “fantastic” and “very interesting.” No adjustments were made to the themes as the participants did not express any concerns with the findings.

Data Analysis

Data was analyzed through the coding of the transcriptions from the first interview as well as the interview conducted after the photovoice element was completed. The text data from these two sources was coded for themes in accordance to Creswell’s (2007, p.163) call for providing a “detailed description of the case and its setting.” Similarly, Wang and Burris (1997) call for a three step approach in analyzing photovoice data, including selecting, contextualizing, and codifying. Selection for this study came from the photographs taken by the participants, contextualizing from the stories the participants described in their photovoice interviews, and codifying from the researchers coding of the text data collected during the photovoice interviews. Themes will be formed from each of the five cases. From there, the themes that were present in all cases were identified and used in a cross-case analysis, which is a thematic analysis across all cases (Creswell, 2007). Photographs from the photovoice project were used to visually epitomize certain themes that they represent. The reflective journal being kept by the researcher was used to fully describe each interview experience in order to provide as holistic of a view as possible of each participant.

CHAPTER IV: FINDINGS

Chapter IV contains the following sections (a) case descriptions and (b) themes.

Case Descriptions

This section describes each of the cases in detail and includes information about each SME owner's business location, studio, store, and the researcher's experiences and observations during the interview process.

Case 1: The Bridal Retailer

This participant has been the owner of her formal wear business for the past 13 years in the capital city of a Midwestern state. While the company was started 18 years ago by two women, the current owner began her ownership after working in the company for two years prior to taking over the business. The moment I walked in the door I was greeted with a hug and a smile. It was apparent that she took pride in her business, beginning with the very first interaction in her store's walls. As noted in the researcher's reflective journal, "my participant was extremely friendly and outgoing, and was easy to hold a conversation with" (Stoll, 2010). The store, while the interview was taken on one of the days the business is closed, was tidy, neat, and extremely well organized. The lighting was bright and vibrant, and highlighted the various departments of her store which included tuxedos, prom, and wedding attire. Elegant displays of bridal gowns and

accessories accented by brightly colored men's formalwear vests made the store feel like a fairytale. There were pictures on the walls of women in wedding gowns, men in tuxedos, and adorable flower girls. The owner from case 1 has two children and is married. From the researcher's interaction with the participant, she seemed to have extremely high self efficacy as a SME owner due to her confident and positive demeanor about her business. She expressed feeling confident as a business owner and as a manager, and truly loved and enjoyed her work and being the owner of her own store.

Case 2: The Dancewear Manufacturer

The owner of this dancewear manufacturing company began her business nine years ago and is the sole owner and operator. She still has yet to hire any employees, but has five unpaid interns working for her in her studio. The studio is located in a downtown area of a small Midwestern town above a guitar repair store. In order to get to the studio a menacing wood staircase had to be climbed. The space itself is what the owner referred to as "shabby-chic" and is filled with bolts of fabric, cutting tables, racks of samples, and sewing machines. There was music playing in the background, and the atmosphere was relaxed and open. With the windows slightly cracked, the sounds of the street below drifted through the room. As noted in the researcher's reflective journal, "I found it a little more difficult to build a rapport with her...but over time I felt like she opened up to me" (Stoll, 2010). The owner is considering expanding her space, but feels s if her current location fits the image and feel of her company. She expressed her desire to always stay in this Midwestern town and even if she were to grow, would never consider

outsourcing any of her work in order to help in the creation of jobs in her local community. The owner has two children and is married to another small business owner of a music repair store in the area. From the researcher's interaction with the participant, she seemed to have rather low self efficacy as a business owner, but high self efficacy as an artist and designer. The participant went to school for a degree in art, and has always been extremely artistic and involved in the arts. Her low self-efficacy as a business owner seemed to come from the fact that she never imagined herself as the owner of her own apparel manufacturing company. Because this was never a goal of hers, she has not taken too much stock or placed much importance on being a successful business owner. It was more important to this business owner that she is involved in her community, customers, and can still express her art through the designing and manufacturing of clothing.

Case 3: The Fair Trade Retailer

This participant is the executive director and manager of a fair trade store in a Midwestern town. While this retailer is not a typical retail store, it was called a "not-just-for-profit", with foundations in both non-profit and for-profit business models. Because it is not a traditional retail store, the executive director / manager plays what would be considered the typical role of the SME owner. The company is governed by a board of directors that includes five members, and is described as ensuring the success of the business outside of day-to-day operations.

The store began in 2008 with the vision of women in the community who had gone to a mission trip to Uganda and were able to see firsthand the positive effects that fair trade can have on people in developing countries. By October of 2008 the store front was open, and by March of 2009 the first executive director / manager was hired, who is the participant for this study. She was able to travel to India during her undergraduate coursework and work with girls rescued from brothels and do creative healing arts camp with them. Her passion is in helping women who are involved in human trafficking and fair trade organizations are some of the best at accomplishing this goal. It was a perfect fit, and throughout the interactions with the researcher, her passion and commitment to their fair trade vendors was palpable.

From first entry into the store, a feel of heartfelt and meaningful work was seen in the interactions with the customers and with the executive director / manager herself. As noted in the researchers reflective journal, “throughout our interview, her passion and zeal for helping others truly seemed to be what was the driving force behind the hard work and commitment she has to this store” (Stoll, 2011). The participant is married with no children to another small business owner of a computer company. From the researcher’s interaction with the participant, she seemed to have a moderate level of self efficacy, as she is the youngest participant and has been in the role for the shortest period of time. This business owner felt as if she was a “work in progress” and always described herself as being flexible and open to change and doing things in new and different ways. This gave her the opportunity to understand where she was succeeding in her business and where she was not progressing as quickly. By being this aware of where

she is as a business owner gives this participant the opportunity to grow into a higher sense of self-efficacy over time as she continues to gain more experience.

Case 4: The College Couture Retailer

The owner of this college couture retail store has been the sole owner and operator of her business since it opened in 2007. The store was started by money she had received as an inheritance from her father's untimely death, and began as an idea between her and her then boyfriend (now husband) at a local pizza restaurant one Sunday morning.

After 5 years in business, she is currently the only full time employee with 7 part-time employees. The store is located in the downtown area of a Midwestern college town, and has a storefront that leads right out onto the main road. This is the perfect location, as the stores main purpose is selling dresses, tops and shoes to the college community. With a chalk board with colorful and inviting writing sitting out on the sidewalk, entering into the store is like a twenty-something's dream land. Bright colored dresses, flowing tops, and fabulous 4-inch heels call out longingly from the displays. The owner is an establishment in the store, which is named after her.

Greeted with a robust, "hey girl!!" as I walked through the door, the atmosphere was cool, hip and certainly inviting for any college-aged girl. The interview took place inside her store on a large couch in the middle of the retail floor with loud music blaring in the background and customers browsing around us. The researcher noted in their

reflective journal “I was a bit uncomfortable at first in the environment as it wasn’t the type of store I would typically frequent, and the participant was extremely outgoing and confident. However, throughout the interview it began to feel like old girlfriends catching up and was drawn into the atmosphere. The store is truly a reflection of the owner’s personality” (Stoll, 2011). The owner is married to her college sweetheart with no children. From the researcher’s interaction with the participant, she seemed to be extremely confident and have a very high level of self efficacy. It seemed as if there was nothing that this participant felt she couldn’t do, including open her own store. While there were uncertainties at first, she never seemed to allowd the idea of failure to enter her mind and continued to press forward as she learned what it meant to be a business owner. She expressed that the support and guidance from her husband was a large factor in her feeling confident as a business owner.

Case 5: The Secondhand Retailer

This owner runs a secondhand vintage shop in a small Midwestern town. Her storefront is right off of the main street in town, and is the perfect location for the crowds of hipster and collegiate shoppers that frequent the downtown area. She began her business in 2001 and currently has four part-time employees. The main function of the business is buy, sell, and trade clothing with a secondary function of costume rentals. After working as a manager in the vintage industry since 2000, she soon took over the store she was working for began her own company in 2001. As noted in the researchers reflective journal, “she was by far the most eclectic and down to earth participant I had

researched so far. Her store was filled with fabulous vintage items and hilarious costumes that seem to perfectly fit her intelligent and quirky personality,” (Stoll, 2011). The store had old fashioned mannequins, odd decorations, and racks and racks of vintage clothing with a modern spin. The owner of this vintage store did not divulge much information about her personal life, other than to say that she had come from humble beginnings, which empowered her to help others who wanted to start their own business through limited means. From the researcher’s interaction with the participant, she seemed to have a moderate level of self efficacy which has grown over time as she has become more confident with being a business owner. The owner admittedly was scared and unsure when she was first running her own business and even allowed other people to talk down to her including those who she rented from and others in the industry. However as time went on and she become more established within the community and as a comfortable financially, she began to realize that the hard work and commitment to her store has not only made her store successful but also given her more confidence as a business owner.

Themes

The cross-case analysis led to the identification of five major themes that relate to textile and apparel SME owners’ perceptions of success. The themes include (a) establishing a solid business foundation, (b) fostering strong customer relationships, (c) creating ties to the local community, (d) flexibility through SME ownership, and (e) happiness in their personal lives.

Theme 1: Establishing a solid business foundation

All cases identified establishing a solid business foundation as a prominent theme in how they perceived success in their business. This establishment was described through having financial security, inventory, materials, and sales. It was through these things that each participant said the success of their SME would not be possible without.

The owner of the dancewear manufacturing company describes establishing a solid business foundation as, “being able to pay the bills, and I think the next step for me is going to be able to hire my first employee. And I think that is going to feel really good.” While she is still working on building the solid business foundation, it was apparent that the financial stability was still an issue at the forefront of her attention:

I would only be selling at these festivals or just for a show, and when things weren't selling in between it was like, “nobody wants my designs!!!” It's like I can't live off this, I can't eat, you know I can't feed my family, and we're both doing this, my husband and I, and so it's really financially scary.

The owner of the fair trade retail store described success in increasing the financial integrity of her store by having more standardized and intentional accounting practices. Not only does she describe this as a foundational need, but she understands that having this financial security will help keep her store running for years to come.

...we just kind of made money spent money and it went and it came and that's kind of all that happened. We didn't really have a good accounting system. We were using an excel spreadsheet to determine everything and so, you know installing quickbooks was a big accomplishment and now I feel like we are at the point where we are entering things into the quickbooks accounting on a weekly basis. We are reconciling weekly, we know where our money is going, we are making strategic decisions about purchasing products and when we're going to

purchase then and how much product we're going to purchase. Um, you know all of those are things just managing our money well instead of just letting it come and go makes a really big difference. And it's important because we have a great level of responsibility to be successful because of the number of artisans that we're supporting. So I feel like now you know if I say ok, you know, we're not going to buy as much from you this month, but the reason is because we are working towards paying off our startup loans, so we're going to be here 20 years from now. And that's the biggest thing I think from a business perspective that has been a huge huge accomplishment and I think has really set us up for long term success in the future.

The owner from the college couture retail store found her solid business foundation through stocking the proper amount of inventory during slow months and paying closer attention to her financial books. She describes it in this way:

I think this year we've kind of got our heads wrapped around it, but it's still one of those things that's really hard is knowing how much inventory to get in each month. The first year was really really hard um, knowing how much because I didn't have anything to base it on from the previous year. So, I remember my first January I got in over \$30,000 worth of inventory coming, in January, ok. Well we know that all of the J months now are terrible. January, July, and June. Um, and this January was our most successful January we've ever had, so I think we finally got a good grip on it, but making that huge mistake, I mean I was paying for it for you know years in a row because you know you cut into what you're making for that month and you still have to pay those bills. But I'll never forget that and it's so funny I sat down with Clay and we'll go over our numbers in depth on a weekly basis every Wednesday morning

Similarly, the owner of the second hand vintage store also found success in figuring out how to get through the slow months of December, January and February. While during the first few years of being open she had to borrow money from friends, she now has established a solid business foundation that allows her not to have to depend on others when slow months come around.

I had to chill out on the fact that I was supporting myself in a very very real way. Um, and not to doubt and question. Because sometimes if, it used to be in

December January and the beginning of February we'd be dead, and um, that'd be very difficult and I had to borrow money from friends, um, a couple of years during those times. And now when those slow times happen, it's not as slow and also you know we have a very good Halloween so now those times aren't happening. But that fear of directly specifically supporting yourself was definitely there and something that I had to really work to feel like I had a grip on it, and not that it had a grip on me.

Figure 1.1 and 1.2 shows creating a solid business foundation through financial means.

Figure 1.1. First dollar of profit



Figure 1.1. The first dollar of profit plaque from the bridal retail store from Case 1.

Figure 1.2. Accounting System



Figure 1.2. The accounting system that was created for the company filed neatly away from Case 3

Figure 1.3 focused on having the right amount of inventory to establish a solid business foundation.

Figure 1.3. The right amount of inventory



Figure 1.3. Purchasing the right amount of inventory during all seasons from the college couture retailer

Establishing a solid business foundation was seen through having financial security, inventory, materials and sales. These characteristics may align with Maslow's physiological level of the hierarchy of needs. The creation of the solid business foundation seemed to be the fundamental things necessary in order for the business to exist.

Theme 2: Fostering strong customer relationships

Fostering strong customer relationships was one of the most important themes in how each case perceived their success. It seemed extremely important that their customers felt valued, and that there was a sense of transparency in their business, allowing the customer to truly feel as if they were a part of something special. The owner of the bridal retailer describes how she has been able to move on from simply building the solid business foundation to now being able to focus on fostering strong customer relationships:

I used to think if they're coming to me I capture that sale, that's a success. And that's true to a point, but it's a little more than that now. Now, it's to me, now just because they came to me and I've sold them, well that's wonderful. But did they come to me, did they get our experience? In quotations, and then did I sell them? That then is success, you know, because we boast, we boast ourselves on the experience. You know when you walk into the store you're my girl, you know, and this is it, and you've got your section set aside for you with your consultant and if I don't deliver that then I have failed.

The owner from the dancewear manufacturing company also describes the importance of building strong relationships with her customers by saying that "...customers are family! You know, they're just family." Figure 2.1 shows the owner

fitting one of her customers for an upcoming performance in one of the garments made by her company.

Figure 2.1. Garment fitting



Figure 2.1. The owner of the dancewear manufacturer fitting a customer in a garment, making sure it is to her liking and will perform in the ways she needs it to for the purposes in which she will be wearing it.

The owner of the fair trade store talked about the importance of building relationships with customers, and realizing that was one of the missions of the business. She is able to build strong customer relationships through the interactions that her customers have with the volunteers that work in the store and can educate people and are

passionate about fair trade. Figure 2.2 shows signs around the store educating their customers about fair trade and the vendors they are helping.

I think that's really just um, the connection that you have with the customers and um, the volunteers. I would love it if we could get to a point where every single customer that comes into this store has a dynamic and interaction experience with our volunteers. Um, and that has a lot to do with just cultivating those relationships with those people.

Figure 2.2. Educating consumers about fair trade



Figure 2.2. The owner from the fair trade retail business has signs around the store educating their customers about fair trade and the vendors they are helping.

The owner from the college couture retail store loves seeing her customers out on the town. For her, noticing a girl who she had styled out earlier in the day or had been shopping the store for years enjoying a night out and looking fabulous as a huge form of success for the owner. She describes one of her most prominent moments of feeling successful in this way:

So I think I felt like, whenever I see people out that I've dressed that's really satisfying to me. And seeing them out and seeing them look really cute and just happy and you know. Especially when you're a part of those occasions, because people are taking pictures of you on your 21st birthday, you'll remember that outfit forever! I remember what I wore on my 21st! So, or just like a special occasion or a wedding. I sold actually three different dresses we have for wedding dresses. You know, so it's really cool to, that really makes me feel successful seeing our things and people really enjoying them.

Figure 2.3 shows a t-shirt in the colors of the local University in town so customers could show their school spirit and also still shop at their favorite boutique as a way to connect to her customers.

Figure 2.3. Connecting to customers collegiate ties



Figure 2.3. The owner of the college couture retail store created a t-shirt in the colors of the local University in town so customers could show their school spirit and also still shop at their favorite boutique.

The owner of the resale vintage store has been in business for over 10 years, and still identifies her success and passion being fueled by building strong relationships and being able to support her customers in whatever they are looking for.

I don't have any sense of burn out whatsoever. And I think it's because of the way I like evolving the business and focusing on different parts of the business. Um, again the new people that I meet that come through and being able to help people find clothes they need or um costumes that they need for things it's just really fulfilling, so I'm not experiencing any burnout I'm still very excited!

Fostering strong customer relationships is seen through making their customers feel valued and empowered, giving a sense of transparency in their business. This theme may relate to the safety level of Maslow's hierarchy of needs. Maslow (1943) describes these needs as having physical safety and economic security. By fostering strong customer relationships these business owners were able to feel a sense of safety in their business due to the relationships built with their customers.

Theme 3: Creating ties to the local community

Creating ties to the local community was another theme that was present in how SME owners perceived their success. By being involved in philanthropic and local community-based events, the owners described these practices as making them feel very successful. The bridal retailer was particularly involved in philanthropy, donating dresses and accessories to a variety of charities in her local community. She describes her willingness to participate in philanthropy in the following way:

a couple of years ago we had, um, [a local foster care association] came to us and said, "We gotta have some dresses for these girls, they don't there's pretty dire circumstances, they're seniors, these parents have taken them in as foster parents, really you know, the funds aren't really there to go spend on glamorous dress and the life that they've had is has not been a life of luxury, things have not been handed to them." And I didn't, there was no thought towards that, nothing could even consider, I said, "great! Tell me how many girls you've got, how many guys you have and we'll dress them out and that will be theirs for their senior year." Umm, the look that came across that organizations committee, like, it was and they didn't have to campaign us, they didn't have to sell us, they didn't have to spend any extra time or resources on that and they were just so amazed by that... There's a lot of other things that are exciting here, but being able to help someone that just needed that...she'll never forget that night. It was something she was never going to get any other way and it was my pleasure to do that for her.

Other owners were more interested in creating ties to the local community through creating jobs and being involved in local art fairs and festivals. The owner of the dancewear manufacturing company describes success in creating these ties as, "...to have, you know, [a] sustainable studio production house and be able to hire...people from my community and just keep it going!" Figure 3.1 shows customers from this company who were participating in a local show. The owner of the college couture retail store also likes to be involved in the community through creating jobs by supporting local vendors. Figure 3.2 shows the display of jewelry made by a local vendor in her store.

Figure 3.1. Dancers in local show



Figure 3.1. Customers in garments created by the owner from the dancewear retailer that participated in a community belly dancing show.

Figure 3.2. Supporting local artisans



Figure 3.2. A display in the college couture store of jewelry that is created by a local vendor, supporting those within their community.

The owner from the fair trade retail store and the owner from the resale vintage store both participated in a local film festival that took place during data collection. It is common for businesses in the downtown area to decorate their stores or store windows in

correspondence with the festival. The owner from the fair trade retail store described their involvement in this way in reference to Figure 3.3:

This was our window for “Film Festival” [an annual international film festival that is very popular in this town]. And I took a picture of this because it was a good example of bringing the volunteers together to work towards an end goal. Because we cut out every single piece of cardboard. Every little circle. So it was a huge project and I think it was a good example of the extra effort we put into being involved in the community. So that’s a big part of our mission I think that um, I don’t know if its necessarily crucial to success but I think that a lot of successful businesses will take an interest in what’s going on the community around them that’s supporting them in the end

Figure 3.3. Participation in local film festival



Figure 3.3. The owner from the fair trade company created a special window for her store during a local film festival to show her support for the downtown community.

The owner from the fair trade retail store also gets involved in the community through hosting events and seminars that spread the word about fair trade. Figure 3.4 is the first slide of a PowerPoint presentation that the owner uses when she speaks at these events. By being able to spread the word about fair trade and her store, this owner

described success through not only educating the community about fair trade, but also raising awareness about her store in hopes of helping the vendors that they support.

Figure 3.4. Fair trade presentation

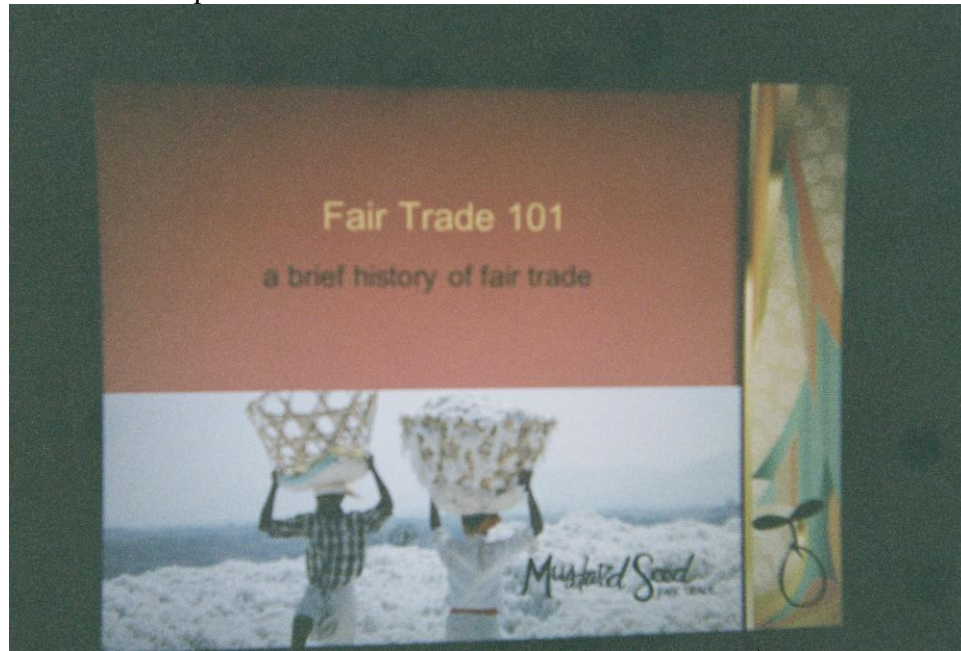


Figure 3.4. Fair trade presentation created by the owner from Case 3 to inform her customers about fair trade

Creating ties to the local community through being involved in philanthropic and local community-based events seemed to allow these business owners to feel successful. By being involved in such activities and outreach programs, these actions may relate to Maslow's love and belongingness level of the hierarchy of needs. Maslow (1943) describes this as needing to feel a sense of place within groups or family. By being involved in the local community, these business owners were able to establish themselves and become a part of the group that is their community.

Theme 4: Flexibility through SME ownership

All cases expressed that having flexibility by being an owner of an SME was something that made them feel successful. While flexibility was most commonly identified with being able to have a flexible schedule in order to accommodate children and spouses, flexibility was also a part of the owners' perceived successes because they felt as if they had control over their own work schedule. All of the participants reported being highly involved in their companies, and spent the majority of their day, many times every day of the week, inside their store or studio working with employees, volunteers, or interns. These time commitments lead to a common phrase of "time management" among the participants, and where flexibility ultimately was seen as a factor of success.

The owner of the dancewear manufacturing company described her reasoning for opening her own business because of the flexibility by saying "...we figured, well, at least we have options with our own business, you know? The sky is the limit! So it was kind of out of need of that, and also for me the need to have the flexibility to be at home with my kids, too." Figure 4.1 shows the child and a friend of the owner from the dancewear manufacturing company in her production studio, giving her the flexibility to be with her family but also continue work.

Figure 4.1. Flexibility with children



Figure 4.1. Flexibility in work. Child and friend of Case 2 owner hanging out in production studio.

The owner of the college couture retail store noted that she felt successful and had more flexibility in her schedule by being able to delegate tasks to her employees. Figure 4.2 shows an employee of this SME owner who is in charge of the window displays and describes flexibility through delegating tasks in this way:

Gwynn had approached me that she loves doing window displays and I've never had anyone help me do them. So I proud that I was helping let someone else, like I was delegating things for someone else to do...I thought that was really cool because that's something like, I think successful wise like we talked about earlier. It's hard for me to delegate and lose a little bit of control, and she has one hundred percent control of this.

Figure 4.2. Assistance from Employees



Figure 4.2. The owner of the college couture retail store finds flexibility through SME ownership by hiring individuals who can assist with projects around the store, including this employee who designs and builds the window displays.

The owner of the fair trade retail store understands flexibility and identifies it with her success through time management, and understanding that it's not always possible to accomplish everything at once. Figure 4.3 is a picture of her dirty kitchen, showing that

the home has been put on hold while she works on the success of her business.

“Sometimes working towards things just means other things don’t get done. So it’s like, the house is an absolute disaster right now and I’m just going to let it be that way. And sometimes you’ve just got to.”

Figure 4.3 Learning time management



Figure 4.3. The dirty kitchen of the owner from the fair trade retail store. She describes understanding that sometimes things have to go by the wayside when you decide to devote time to your business instead of your home.

Figure 4.4 is also from the fair trade retail store, and shows how she finds flexibility through being able to delegate tasks to volunteers.

Figure 4.4. Delegating tasks to volunteers



Figure 4.4. The owner of the fair trade business store finds flexibility in her time through being able to delegate tasks to her team of volunteers, such as hand stamping their retail shopping bags.

The business owner participants described having flexibility through SME ownership through having control over their schedule to accommodate children and spouses, as well as learning time management in their personal and professional lives. These may be related to Maslow's (1943) esteem level of the hierarchy of needs. At this level of the hierarchy, people desire strength, achievement and confidence as well as the desire for respect status and recognition. Through being able to delegate tasks to volunteers, allow employees to help without micromanaging, these business owners seemed to be able to achieve this.

Theme 5: Happiness in their personal lives

Happiness in their personal lives was another theme that was prominent in how SME owners in the textile and apparel industry perceive success. All participants expressed that they define success through their children (as seen in Figure 5.1), spouses (as seen in Figure 5.2 and 5.3), homes, and the ability to separate their work from their personal selves.

Figure 5.1. Happiness through children



Figure 5.1. The daughter of the bridal store owner showing this is how she defines success – through her children.

Figure 5.2. Couples church retreat



Figure 5.2. The owner of the fair trade retail store and her husband attending a church sponsored couples retreat, noting the importance of spending time with her spouse in achieving happiness in her personal life

Figure 5.3. Relaxing with husband



Figure 5.3. The owner of the dancewear manufacturing company lounging with her husband and making sure to spend quality time together amidst both being small business owners.

This theme was defined through the happiness each participant felt when they were with their family, friends, significant others, or personal time. It was especially seen through the Photovoice images as the most important element in how they perceive success. The owner from the bridal retailer described how she perceived success through happiness in the home in the following way:

Sometimes people like to put numbers to success. Like, I'd like to hit a million dollars in sales. That's success. Sometimes it's I want my house paid for, that's success. I think success is when you go home and no matter what wonderful things have happened in your day, we have a lot of wonderful days! Or no matter what frustrating delivery didn't come in the day you thought it would and um, when you go home and you're you're home's full of love, your kids are healthy your kids are happy, your husband loves you, ok. What, there's nothing more in this world that I need that isn't sitting at my kitchen table. That is success.

The owner from the dancewear manufacturing company describes the importance of happiness in her home to her perception of success in the following way, "We feel like we're good parents, we have a good marriage, we have a house...you know we have neighbors that we love, so I feel like life in general has been really successful for us."

The fair trade retail store owner also felt that personal happiness and success in her personal life was a large part of how she feels successful in her business.

I think that in the end when it comes down to it, if you're a business owner and you have a relationship that you're trying to manage at the same time it's really important to be able to go through the ups and the downs together and just to have you know, I guess in thinking about this I've realized that business success really means nothing without personal success. In my mind, and so um I'm not sure that it's necessarily the same the other way around. Um, I think it's probably important to have things outside your personal relationships. But to me if we don't have this teamwork going on I might as well forget everything else that's going on.

The owner of the secondhand vintage retail store understands that without the support of her boyfriend and friends she wouldn't be as successful in her business. "There is my boyfriend of almost 4 years, and our cats. These guys give me so much love and support and part of my business success is due to my own personal success at home."

The owner of the college couture retail store truly feels like her success has a large part to do with her family. Figure 5.4 shows the owner with her family and describes the photograph in this way; "This is my family...so we were out for my birthday dinner, but I think a lot of part of being successful is people that you go home to, people that raised you."

Figure 5.4. Spending time with family



Figure 5.4. Spending time with family was an important part of keeping happiness in the personal life of the college couture business owner.

These business owners described having happiness in their personal lives as part of what made them feel like a successful business owner. This was achieved through their children, spouses, homes, and ability to separate work from their personal lives. This may relate to Maslow's (1943) self-actualization, which he describes as the highest level of the human experience. These business owners were able to look beyond their companies and felt as if their lives are more meaningful and successful due in part to their personal lives.

CHAPTER V: DISCUSSION

Chapter V contains the following sections (a) discussion, (b) implications, (c) limitations, (d) future research, (e) what I've learned, and (d) conclusion.

Discussion

SME owners describe their perceptions of success through the five listed themes and it seemed as if these themes built upon one another. Establishing a solid business foundation allowed the owners to foster strong relationships with their customers. These relationships allowed them to create strong ties to the local community, and gave the owners the flexibility they desired to be with their family and also participates in events in the community. All of these themes combined gave the owners a sense of happiness in their personal, which was described as the most important aspect of each owner's perception of success. The themes seemed to build upon one another, making Maslow's (1943) hierarchy a possible framework to be used in understanding SME owners' perceptions of success.

The physiological needs for SMEs' success involved filling the market niche that others may find it difficult to do. SMEs seemed to have sophisticated understanding of the market and focus on a particular product line to establish their successful existence. The safety needs for SMEs included sustained financial growth to ensure stability and security in the market. Financial security fosters other operational spending, such as training and a product line extension. The love needs seemed to focus on the SMEs'

intimate relationship with the consumers. These relationships allow them to be in the game and gain customer loyalty for their continued success. The esteem needs involved SMEs' desires to earn strong brand recognition and respect within the market. This respect and recognition then enable them to acquire licensing agreements or expansion into a completely new market through reassessing business strategies for greater success. Finally, the need for self actualization was described as striving to be good global citizen as a business entity by offering unique products that would directly help people or through implementing other philanthropic practices to indirectly help people in the world (Maslow, 1943).

The findings from the case studies showed that self-efficacy can play a role in how SME owners perceive their success (Gist 1987). The participants showed definite differences in their sense of self-efficacy in their perceptions of success. Participants were asked whether they felt like they were a successful business owner and whether they thought that they would always be successful in their business. While there were differences in the responses, each participant showed a high self-efficacy in certain portions of their business.

For example, the owner from Case 1 seemed to have much higher self-efficacy as a business owner, which as reflected in the way in which she has run her business and how the business has grown since she has been the owner. The owner from Case 2, while not having high self-efficacy as business owner, did seem to have high self-efficacy as an artist. This seemed to assist in the fostering strong relationship and creating strong ties to the local business community, but play a hindering role in the creation of a solid business foundation for her company. Most notably, the findings corresponded to Bandura (1982)

and his belief that the stronger the perceived self-efficacy, the more likely people are to persist in their efforts until they succeed. This was seen with the bridal retail owner in her perseverance and high self-efficacy as a business owner. She recognizes that her ownership of the business “just fits” into her personality and her life, and has been able to take risks and grow her business based on these feelings of self-efficacy.

The findings also correspond to Stajkovic & Luthans (1998) research that explores the idea that an owner’s self-efficacy could have some relations to their businesses’ overall performance. While this paper purposefully chose “success” as opposed to “performance” to understand how these owners perceive their personal and business lives, it was apparent that the bridal retail owner with a perceived higher self-efficacy seemed to have a much more positive outlook on her business, and was in a more stable place in terms of creating a solid business foundation for her work to grow upon. This level of self-efficacy was not seen in the owner from the dancewear manufacturing owner, who seemed to be still struggling to create a solid business foundation to give her the stability she desired not only in her business but also within her family.

Implications

This research has implications for both researchers and SME owners alike. First, researchers could benefit from this research as it bridges the gap between human behavior and organizational behavior theories. This research used Maslow’s hierarchy of

needs and self efficacy theories to attempt to understand SME owner's motivations for success.

Maslow's theory of human motivation has been used extensively as a conceptual model in the literature. However, the theory is not perfect at describing human needs. For example, not all businesses take the linear step of fulfilling physiological, safety, love, esteem, and self-actualization needs. Perhaps, in the SME setting, something other than a pyramid model would be more appropriate to represent the circular nature of business and the ability for a company to fulfill their needs in motivations for success without necessarily filling those that come before it in the hierarchy. Researchers can use this information to choose if Maslow's hierarchy is the best theory to use when researching SMEs. While the findings showed some relation it may not be the most reasonable framework for SME research.

The findings showed that self-efficacy could play an important part in SME owners and how they perceive their success. Participants with a higher self efficacy as business owners seemed to perceive themselves as being more successful than those with a lower self efficacy in this study. During the interview process, participants were asked whether or not they considered themselves successful business owners. Those who were confident in their efficacy as a business owner seemed to consider their business to be more successful and were able to move forward and take more risks. This is important to researchers because it shows that self efficacy may be an important factor to understand SMEs and their success. The findings also showed differing levels of self-efficacy.

SME owners can also benefit from this research because it shows that not all SME owners in the textile and apparel industry view success in the same way. While five main

themes emerged from the research, there were considerable differences between the cases. SME owners can use the findings from this study to gain a more holistic view of their company and their role within it. While success can be perceived in many ways, SMEs are unique and share many of the same characteristics. By assessing their own company through the five main themes found in this study, SME owners in the textile and apparel industry may be able to find greater perceived success in their own businesses. This may lead to even a greater success in the future through heightened confidence and higher self efficacy. The finding that showed that self-efficacy is related to how SME owners perceive their success could prompt the owners to have a more positive attitude towards their business and capabilities to be a successful business owner. Future SME owners may want to use the findings of this study to understand what it takes to be a successful business owner and what elements are important in establishing a positive, sustainable, and exciting business.

Finally, because of the specific challenges that come with SME research in textiles and apparel, a qualitative approach for studying SME owner's and how they perceive their success could be used based on this study to gain a deeper understanding of SMEs than previously gained through purely quantitative measures. Because the majority of SMEs are privately held they are not required to provide detailed financial information to the public. This study does not attempt to define success through financial measures as much business research has done in the past. The participants were encouraged to define their perceptions of success in a more holistic way, giving the researchers the ability to see beyond the financial measures. Also, the majority of theories and models for SMEs and their business success are drawn from those developed

for large corporations and their success. By using qualitative research methods that are more geared towards human motivation theories, researchers may be able to gain information from the SME owners that wouldn't be possible through quantitative measures. The photovoice technique as another form of data collection is a method that has not been greatly used in case study research in the field of textiles and apparel. By using this type of participatory methodology, a deeper insight into the participants was gained, and shows that this may be a method to consider when conducting this type of research in the future. Using a qualitative approach to study businesses, especially SMEs, allows for the use of these types of techniques that provide a more holistic view of SMEs and their owners. While traditional quantitative and statistical measures have dominated past research in both SME and big business research, this study shows that it may be more beneficial to look at business through a qualitatively focused lens.

Limitations

There are some limitations to the study. First, it would be important in further analysis to discuss the differences between the themes found in the five cases instead of focusing solely on the similarities of themes. Exploring and identifying these differences is an important step especially since this study focused on both retailers and manufacturers in the textile and apparel industry. Also, the retailers were all a part of different segments of the industry. While this provided an interesting and well-rounded view of the textile and apparel retailing industry, it might be more beneficial in the future

to focus on one type of retail segment (i.e. only fair trade stores) to gain a more in depth perspective on that type of store.

Second, longer interview times for richer data collection would have been ideal. The initial in-depth interviews ranged from 45-75 minutes, which may not have been enough time to obtain enough information to gain a full understanding of how the SME owners perceive their success and explore their feelings of self-efficacy as a SME owner.

Third, extended observation of each SME owner at their workplace would have provided another form of data that would have added to the breadth of data collected and helped provide a clearer picture of the SME owner. This extended observation could have included watching interaction of the SME owner with employees, interns, and customers. All of these could have helped add to how the owner described their behavior by actually witnessing them in action.

Finally, all participants in this study were women. While this was not an intentional act made by the researcher, it is understood that these themes may not be consistent with male SME owners in the textile and apparel industry, and could have skewed the results towards a more feminine perspective.

Future research

Future research in the area of SME owners and their perceptions of success in the textile and apparel industries are bountiful. This research focuses only on four retailers and one manufacturer in the textile and apparel industry. Further research could also include wholesalers to the mix, or only focus on one specific area of the industry. Also,

more focus could be had on the gender of the SME owners to explore the similarities and differences between male and female SME owners. This research, because it was a group of all women SME owners, could be used and modified to empower women as business owners. The U.S. Small Business Administration has an Office of Women's Business Ownership that was established in 1979 in order to promote women entrepreneurs (SBA, 2010). In 2011, a contracting program was put into action allowing women business owner's access to all funding opportunities that were previously only available to men (SBA, 2010). Through this step in legislation and the ever growing number of women SME owners, it is imperative that future research include the study of these women, how they run their businesses, and the experiences they have as female business owners.

Further analysis of the data collected from this study could be used to understand the female business owner's perspective. Perhaps an analysis of male business owners could be used in a comparison piece. Another interesting arena for future research in this area would be exploring the dynamic between family-owned SMEs in the textile and apparel industry, and the similarities and differences that exist between spouse's perceptions of success.

What I've learned

I had the fortune of working in a small retail business for three years. It was the personal and intimate atmosphere that drew me into the company. With less than 10 employees, I was able to learn all facets of the business, as well as work closely with the owners. However I soon came to realize that the way in which these business owners perceived success were far different than what I was accustomed to. I was used to

success in business meaning big profits, and focusing on the bottom line. But what I found was that for these small business owners, it meant something much more personal. It is from this experience that I was drawn to the topic of SMEs.

This study was the beginning of an exploratory look at SMEs in the textile and apparel industry and how their owners perceive success. All participants chose to meet at their places of business, which gave each interview a level of comfort and familiarity for the participants that made the interactions flow easily. Throughout the research process, I was surprised at the vast difference of responses between the participants even though they were all women. It was interesting to see the various stages of maturity within each participant and how that translated into their business. It seemed as if having children really changed the outlook of the business owners even more so than being married.

Also, after working for a small business I wasn't surprised to hear the long hours and complete commitment that these business owners have to their stores. There is no such thing as a 9-5 work day as the owner of a small business. Many participants described sleeping in their store during the beginning days or very busy times, keeping pads of paper and pencils beside their beds when they wake up with an idea, and being approached by people in the community who want to know how the business is doing. While at times this may seem as if it is all encompassing for these women, they all also expressed the importance of separating work life from their personal lives.

I believe that through this research I have grown not only to have a better understanding of small business owners, but also women owners. I feel as if empowering women who are SME owners through understanding that there are many ways that success can be perceived will help them to become successful and more confident as

business owners and as women. The participants in this study gave me great insight into what it means to be a great business owner, but also a successful mother, wife, and friend. Through understanding that having a high sense of self efficacy as a SME owner could help these women and other small business owners to see that just by simply believing something can be done can make it come to life.

All of these things reiterated the belief that I have that SMEs are something much more personal and unique to the individual owners than one would find in a big business setting. It is this level of intimacy that continues to draw me into the world of small business, and will continue to be my research focus for years to come.

Conclusion

The findings of the research describe how textile and apparel SME owners' describe their perception of success through creating a solid business foundation, fostering strong customer relationships, establishing ties to the community, having flexibility as an SME owner, and finding happiness in the home. Self-efficacy may play a role in how SME owners perceive their success and those owners that have higher self-efficacy towards being an SME owner may have a more positive perception of their success as a business owner. This paper focuses specifically on retailers and manufacturer SME owners in the textile and apparel industries however SME ownership could be explored from any industry perspective. Also, research focusing on the gender of SME owners and their perceptions of success would make an important contribution to the research on SME owners and their perceptions of success.

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APPENDIX A

Initial In-depth Interview Protocol

Demographic Questions

1. What's the name of your business?
2. How many years have you been in business?
3. How many employees do you currently have?
4. What is the main function of your business?

Warm-Up Questions

5. Tell me the story of why you decided to start your business.
6. What are your reasons for being in business?
 - a. Have these reasons changed since you started your business?

Interview Questions

7. What is your background in the textile and apparel industry?
 - a. Did this background lead to your desire to own your own business?
 - b. What was the most important factor of your background that led you to own your own business?
8. What kinds of formal education do you have in business or the T&A industry?
 - a. Do you feel like that education has helped you in your business?
 - b. Do you believe it is possible for those without formal education in the industry to be successful?
9. Describe a critical moment in your business when you first felt successful?
 - a. What did you have to do to get to that critical moment?
 - b. Personally, how did you feel once you reached that first critical moment?

10. What obstacles did you have to overcome in order to achieve success in your business?
 - a. Were any of these obstacles harder to overcome than others?
 - b. How do you believe these obstacles have improved or hindered the success of your business?

11. Did you always feel as if you could be a successful business owner?
 - a. How has this self-perception changed over time?

12. How do you define success in your business?
 - a. Is that different from how you define success in your own life?
 - b. Has this definition been the same since you began your business, or do you believe it has changed over time?

13. What do you consider to be the most important factor in the success of your business?
 - a. Does this factor play a role in your personal life as well as in the life of your business?
 - b. Do you consider personal success and the success in your business to go hand-in-hand?

Closing Questions

Is there anything else about how you define success that you think I should know?

APPENDIX B

Institutional Review Board Approval

Comment Number: 290321 (01-04-2011)

Exempt Approval Letter sent on Jan 04, 2011:

To: habrookshirej@missouri.edu, moralesa@missouri.edu, eesxb6@mizzou.edu

BCC: SchmidtRD@missouri.edu

Subject: Campus IRB Exempt Approval Letter: IRB # 1185497

Dear Investigator:

Your human subject research project entitled Multiple Case Studies of U.S. Textile and Apparel Small- and Medium-Sized Enterprise Owners' Perceptions of Success meets the criteria for EXEMPT APPROVAL and will expire on January 04, 2012. Your approval will be contingent upon your agreement to annually submit the "Annual Exempt Research Certification" form to maintain current IRB approval.

Exempt Category:

45 CFR 46.101b(2)

You must submit the Annual Exempt Research Certification form 30 days prior to the expiration date. Failure to timely submit the certification form by the deadline will result in automatic expiration of IRB approval.

Study Changes: If you wish to revise your exempt project, you must complete the Exempt Amendment Form for review.

Please be aware that all human subject research activities must receive prior approval by the IRB prior to initiation, regardless of the review level status. If you have any questions regarding the IRB process, do not hesitate to contact the Campus IRB office at (573) 882-9585.

Campus Institutional Review Board

APPENDIX C

Oral Consent Script

The following script was read to each participant before the beginning of the initial long interview. All participants agreed to be a participant in the study and consented to allowing Photovoice documents to be used in publication:

The topic that I'm studying is how small- to medium-sized business owners define success. This study is for my master's thesis in the Department of Textile and Apparel Management at the University of Missouri. Through conducting a 1-hour interview with small business owners, I hope to gain a deeper understanding of how you define success personally and in your business. I'll also be asking for your participation in a photovoice element of the research, where I will ask you to take pictures with a provided disposable camera of anything that you correlate with success in your personal and professional life. I will explain more about this element at the end of the interview.

There are no foreseeable risks for you in participating in this study. I will keep you posted on the findings of my research, which should be prepared around the first few months of the coming year. Confidentiality of your responses will be maintained by providing you and your business with a fictitious name in any papers that might be published from this research, and by agreeing to participate in this study you are agreeing that the pictures you take in the Photovoice portion of the research can be used in research publications.

If you have any questions about the research or your rights as a research participant, please contact me via phone or e-mail. Remember that your participation in this research is completely voluntary, and refusal to participate will involve no penalty or loss of benefits to which you, the subject, is otherwise entitled. You may discontinue participation at any time without penalty or loss of benefits.