

The Utility of Entrepreneurial Resource in Microbusinesses in Maryland: A Comparison of Retail and Non-Retail Business

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Abstract

A study of nearly 1000 microbusinesses was conducted in the State of Maryland. The respondents were separated into Retailers and Non-Retailers to determine if there were different needs for these two groups and these differences are delineated in the paper. While the overall economy was a critical success factor, Retailers were twice as likely to make their own success by changing their products and services. Since Retail is often a startup avenue for many new businesses, studying their particular needs and how to address them has much value.

Keywords: *micro enterprise; micro enterprise in Maryland; retail*

1. Introduction

The United States has the highest number of entrepreneurs per capita than any industrialized country (Reynolds, 1999, p. 2 in Else, Doyle, Lisa, & Messenger, 2001). Microenterprise comprises more than one-half of all small businesses. Interestingly, of these businesses many are home-based at least during the first few years of operation (SBA, 2004). Small businesses, in general, are of critical importance to the economy of the United States in that they employ over half of all employees in the private sector, represent 99.7% of all employer firms, and comprise 97% of all exporters (Shah, 2011). These are significant numbers that indicate the importance of entrepreneurship and small business in general and, specifically, the significant role played by micro entrepreneurship since the majority of businesses start at this level. Of all small business, micro enterprises are the smallest units of business. From sole proprietorships to establishments with 0 – 5 five employees, these ventures often grow into small, medium- or large-sized operations. Micro enterprise is, however, often overlooked in entrepreneurship and small business research.

A Micro enterprise is defined as "...a business that employs five or fewer people, has an inadequate capacity to access traditional business services and a capitalization need of \$35,000 or less." (Maryland, 2008; Maryland, 2010; Maryland", 2011).

Until recently, the development of micro enterprises focused on third world countries in spite of the fact that micro enterprise development was a successful pathway to financial independence in the United States (Guste, 2006). Micro enterprise development programs (MED) were formally initiated in the 1980s as an attempt to assist women, minorities, and disadvantaged individuals in starting businesses. At that time, it had been established that the traditional support network for small business startups was not working for these particular groups. MED programs were modeled after those developed for less developed countries (LDCs) (Else et al., 2001). With the advent of these programs, more attention has been paid to micro enterprise growth in the United States and the importance of its role in entrepreneurship. In spite of this, as mentioned, this is still an under developed area of research.

Small retail establishments are the backbone of business in the United States. There are 3,549,102 micro enterprises in the United States (Bureau, 2012a). Of those, 393,597 or 11% are classified Retail (Bureau, 2012b). Of retail businesses in the United States, 77% have fewer than ten employees (Retail insight: Spotlight on retail employees, 2013). Most particularly, small retail establishments are a relatively unexplored area of entrepreneurship: how do they develop and manage human resources, what are their successes and challenge factors, where do they obtain outside business management assistance, and what are their finance and funding opportunities. This study compared the subcategory of Retail from a study of micro enterprises in the State of Maryland.

Small business retail is a particularly challenging area of business. There is a constant challenge from large retailers and competitive advantages are hard to come by (McGee, J.E. & Rubach, M.J., 2011; Rubach, M.J. & McGee, J.E., 2011). Small retailers are further disadvantaged by lack of or a shortage of resources such as technology, an area well utilized by large retail operations (Efendioglu, A.M. 1997).

In the State of Maryland, microenterprises account for 88% of all businesses, 17.8% of all employment, providing jobs for over a half-million people, and are considered critical as a focus of public investment with returns ranging from \$2.06 to \$2.72 for every dollar invested (2008; Maryland, 2008). 57% of micro businesses are still in business after five years (Maryland, 2008; Maryland, 2011). Of micro enterprises, 6165 are retail establishments of the total micro enterprises in the state or about 10% of micro businesses (Bureau, 2012a).

A survey was conducted using a 45 item questionnaire mailed to 9,184 micro businesses in the State of Maryland. 959 usable responses were gathered and analyzed using SPSS 17.0. The retail businesses totaled 196 or 20.3% of the total. Many of the questions asked for multiple responses in areas such as anticipated trends in hiring, types of human resource shortages, approaches to training, benefits, paid vacations, and retirement benefits. Questions were also asked about forecasting of expenditures over the next twelve months, assessments of success factors, and predictors of challenges, what service providers did the businesses turn to and where and how did they acquire financial resources for the business.

Of the total 959 respondents, over one-half of respondents had been in business for over ten years. Only 32.4% were sole proprietorships, much lower than the national average of 71%. The mean number of either part-time or full-time employees other than the owner was 2.7. Investments in employee benefits and training were low overall, but rose as sales went higher. Those owners with more education tended to provide more training and benefits. Over three quarters 75.9% expected their employment numbers to stay static over the next twelve months. The shortage of sales staff, high-tech workers, and professional staff limited business growth. A very low 2.7% used the Internet for recruiting; less than 1% outsourced the recruiting function.

Interestingly, nearly 58% of the retailers had been in business over ten years. 50% stated their business was their sole source of financial support. Over 40% had one employee while 28% had two employees. Over 30% had some college while those with at least a Bachelor's Degree accounted for just over 40%. Sole proprietors represented 35% and corporations and S-Corporations amount to 41%. Nearly half (46.2%) of the retailers had annual sales in the \$100,000- \$500,000 range, 30% under \$100K, and 24% over \$500K. Fully half felt revenues would increase next year while only 17% felt sales would decrease.

The Retail category from the total respondents had a much higher ratio of women than the total (44.1% vs. 29.7%) and a lower number of men (55.9% vs. 70.2%). Retail establishments from the total respondents also tended to use outside management help, such as: SBDC, local economic development resources, SBA and other sources significantly more than did the other segments. Business plan development was a highly used resource. Factors considered critical to success included adding to or changing product/service lines and additional capital for growth. Challenges to future business growth focused on finding new customers. And, a possible shortage of sales staff was viewed as a factor that could limit the business.

2. Material Studied

Micro businesses, those with fewer than five employees, are the backbone of small business in the State of Maryland (88% of all business) and in the United States (more than 50% of all business (McGibbon & Moutray, 2009). These small enterprises are the breeding grounds for new technology, new process, new product, and new ways of operating. In spite of their core role in entrepreneurial activity, not a lot of research is done that looks specifically at micro business. Even more significantly, retail micro business is almost unmentioned in research but comprises a significant sector of all US micro businesses (14.3% of total business regardless of size; 11% of micro business) (Bureau, 2012b).

This paper details an analysis of Retail micro business which was part of a larger study of micro business in Maryland. Retail micro business was analyzed as a category to determine similarities and differences among other categories. Areas of comparison include: service providers used and types of services utilized; financing methods, critical success factors to the business, challenges to future business growth, HR shortages that limit the business, functions that are outsourced, and employee benefits offered by the firm.

Of these areas of analysis, retail micro businesses were more apt to utilize several sources of business assistance such as SBDC, SBA, and local economic development offices. Of the types of assistance sought, business planning services, trade show preparations, marketing, and loan assistance topped the list. Retail micro businesses were slightly more

likely to use personal credit cards for operating costs; they were also more likely to use personal loans including loans from families and friends, and SBA guaranteed loans. The top three challenges to growth included: the economy, access to capital, and managing cash flow. Of outside services used, accounting and tax preparation were most utilized.

3. Research Study

This exploratory study looked at the intersection of several understudied areas of entrepreneurship: micro enterprise, HR and other practices in these small business operations. A questionnaire of 45 questions was developed with the assistance of small business managers and mailed with a cover letter and return envelope to a total of 9,184 micro businesses that consisted of all types, obtained through a national list compiler. The list was compiled via telephone surveys and consisted of micro enterprises in the State of Maryland with 0-4 employees. A total of 959 usable responses were gathered for a response rate of 10.44%, well within the desired response to a survey mailing (Fowler, 1998, 2002). Of the total respondents, 196 or 20.3% were retail establishments. Those businesses were the focus of this paper.

The survey consisted of questions constructed in a Likert scale format, a multiple answer format, as well as questions requesting details of hiring, marketing, operations, and other functions core to any small business enterprise. Questions were also asked that required participants to forecast expenditures over the next 12 months, assessments of success factors, and predictors of challenges to these businesses. Responses were data entered and analyzed with Excel and SPSS.

3.1 Research Questions

The primary purpose of this paper was to obtain information about HR and other practices in retail micro businesses including various HR opportunities and challenges, challenge and success factors, business management support, and finance opportunities.

Research question #1: *What service provider resources do retail micro business entrepreneurs utilize?*

Research question #2: *What services are obtained from service providers? What services are obtained from an outside firm?*

Research question #3: *What financing methods are utilized by these businesses?*

Research question #4: *What are critical factors for success?*

Research question #5: *What are challenges to future business growth?*

Research question #6: *What are potential HR shortages that limit your business?*

General descriptive statistics on the 196 usable responses comprising Retail are detailed in the following tables and discussion along with comparison to Non-Retailers on key issues.

4. Results and Discussion

Males comprised 70% of the nearly 1000 respondents from microbusinesses in the State of Maryland. There were nine business categories. However, to identify needs from one particular group, the researchers compared those in Retail as opposed to all other categories. Thus, the male Retail respondents' percentage dropped to 56% (see Table , Gender Demographics).

As shown in Table 1, Gender Demographics males comprised 70% of the nearly 1000 respondents from microbusinesses in the State of Maryland. There were nine business categories. However, to identify needs from one particular group, the researchers compared those in Retail as opposed to all other categories. Thus, the male Retail respondents' percentage dropped to 56% with women at 44% (see Table 1, Gender Demographics). Nationally, women owners comprise 51.2% of all retail (Bureau, 2007). However, of all business types, women comprise 16.4% of ownership ("Small Business Statistics," 2015) .

Table 1. Gender Demographics

Demographics		
Gender	N	%
Female	286	30%
Male	676	70%
	962	
Business Category	N	%
Professional	287	29.7
Construction	103	10.7
Manufacturing	37	3.8
Distributor/Wholesale	27	2.8
Retail	196	20.3
Transportation	14	1.4
R & D	1	0.1
Finance, Ins, Real estate	129	13.4
Other	158	3.8
Total	952	98.6
System	14	1.4
	966	100
Gender and Retail	Retail	Other
Female	N	86
	%	44%
Male	N	109
	%	56%

Table 2. Service Providers

Service Providers Utilized	N= 196	N= 770	r	Sig
	Retail	Other		
Chamber of Commerce	26.0%	26.1%		
Small Business Development Center	23.5%	10.4%	0.156	0.000
US Small Business Administration	16.3%	8.1%	0.112	0.000
University Training	12.8%	18.4%		
Local Economic Development	12.8%	5.6%	0.113	0.000
Conference or Workshop	9.2%	11.2%		
Certificate Programs	4.6%	6.2%		
Senior Corps of Retired Executives (SCORE)	4.1%	2.6%		
Women's Business Center	3.6%	2.2%		
Minority Business Center	2.0%	2.3%		

Retail establishments utilized services from Chambers of Commerce (26%) followed by SBDC service providers. SBDC was utilized at a much higher rate than others (23.5% vs. 10.4%). SBA was another area of service used more often by Retail (16.3% vs. 8.1%). This is also the case with local economic development providers (12.8% vs. 5.6%). Research has shown that businesses remain viable longer if they utilize business assistance services such as business planning (Christman & McMullan, 2004; Katz & Green, 2007). However, more research needs to be done regarding the short- and long-term effects of business assistance services on small businesses, particularly micro businesses as they constitute such a high percent of all small business. Micro business Retail no doubt requires significant services from

local providers due to longer range planning needs, inventory, and other capital requirements. Business assistance programs have not done a good job at evaluating the effect of their services on clients although there are a few studies that looked at effectiveness one way or another. Solomon, et al (2005) looked at the effectiveness of information provided by SCORE via email counseling and found that counseling was perceived at a rating of 2.3 in effectiveness on an overall scale of 1 to 5 with 1 as highly effective (Solomon, Fernald, Dennis Jr., & Tarabishy, 2005). This study, however, was focused on difference of perception of usefulness of counseling for new business startups vs. existing businesses.

Next, the respondents identified the services they received from the aforementioned providers. Even something as plebian as obtaining General Information was only received by thirty percent of the micro entrepreneurs. Business Plan Development, Trade Show Preparation, and Marketing and Loan Application Assistance were utilized by Retailers in a weak but statistically significant manner over their counterparts (see Table 3, Utilized services from Chambers of Commerce).

Table 3. Utilized Services from Chambers of Commerce

Services Received from these Providers	N= 196		N= 770	
	Retail	Other	r	Sig
General Information	30.6%	26.2%		
Networking	24.0%	20.4%		
Business Plan Development	20.4%	11.2%	0.110	0.001
Training	14.3%	19.7%		
Trade Show Preparation	13.8%	8.4%	0.073	0.023
Counseling on Specific Problems	12.8%	9.2%		
Marketing Plan Assistance	11.7%	7.0%	0.070	0.029
Loan Application Assistance	8.7%	3.8%	0.093	0.004
Peer Network	7.7%	10.6%		
Mentoring	5.1%	4.2%		

The financing of the two groups were very similar. Regrettably, personal credit cards with high interest rates were used by over one-third of respondents. This finding illustrates how these businesses are literally run on a shoestring budget. This is also consistent with the high use of credit cards found by Harrison, et al. (2004). Roughly one-third have taken conventional bank loans and one fourth has used their personal savings. Interestingly, these retailers were more likely to receive financial assistance from family and friends than those in other categories. Perhaps the greatest surprise was that only ten percent received SBA Guaranteed Loans (see Table 4. Business Budgets).

Table 4. Business Budgets

Financing Methods Utilized	N= 196		N= 770	
	Retail	Other	r	Sig
Credit Cards	37.2%	36.8%		
Commercial Bank Loans	33.2%	30.5%		
Personal Savings	27.0%	23.1%		
Loans from Family or Friends	19.9%	11.6%	0.099	0.002
Personal or Home Equity Loan	19.4%	19.0%		
No Financing Required	15.8%	17.5%		
Leasing	11.7%	11.8%		
SBA Guaranteed Loan	11.2%	8.1%		
Trade Credit	6.6%	8.2%		

Respondents were then asked to select the top three factors from a list of thirteen factors that were critical to the future growth of their business. Not surprising, three-quarters of the Retailers and two-thirds of all others business cited the need for a strong national economy. The Retailers were twice as likely to see the need to add or change products or services for future business. Their rate of perceived need was found in to be at a weak but statistically significant level. Conversely, businesses in the “Other” category foresaw having a trained workforce and strategic alliances as necessary for their growth, also in a weak but statistically significant manner (see Table 5, Critical Factors for Future Growth of Business).

Table 5. Critical Factors for Future Growth of Business

Critical Success Factors to Your Business	N= 196	N= 770	r	Sig
	Retail	Other		
Strong National Economy	75.0%	66.0%	0.078	0.016
Add/Change Products/Services	40.8%	20.0%	0.195	0.000
e-commerce	34.2%	28.1%		
Penetrate New Markets	31.1%	35.7%		
Trained Workforce	19.4%	33.0%	-0.119	0.000
Equipment Upgrades	15.3%	19.1%		
Additional Capital	14.8%	9.7%	0.066	0.042
Quality Initiatives	11.2%	10.0%		
Strategic Alliances	7.7%	16.1%	-0.097	0.003

When citing their three top challenges to future business growth the overwhelming majority cited the Economy followed by finding new customers. Approximately thirty percent of both groups identified taxes as an area of concern. Access to Capital and managing cash flow were of greater importance to Retailers as evidenced by a weak but statistically significant difference. Conversely, Government Regulations were more important to the “Other” category. This finding makes sense as the other category is comprised of construction, finance, insurance and professional services (see Table 6, Challenges to Future Business Growth) often more subject to regulations.

Table 6. Challenges to Future Business Growth

Challenges to Future Business Growth	N= 196	N= 770	r	Sig
	Retail	Other		
Economy	86.2%	76.2%	0.097	0.002
Finding New Customers	40.3%	35.8%		
Tax Burden	31.1%	30.4%		
State/Federal Regulations	23.0%	30.4%	-0.066	0.040
Health Care Costs	21.4%	20.9%		
Access to Capital	18.9%	12.3%	0.077	0.017
Cash Flow Management	18.9%	12.6%	0.073	0.023
Finding/Keeping Qualified Employees	16.3%	21.0%		
Competition/Competitive Edge	16.3%	18.4%		
Labor Costs	12.8%	10.3%		
Balancing Work and Family	12.2%	13.6%		
Maintaining Quality Standards	5.1%	6.6%		
Managing Technology	4.6%	7.4%		

Not surprising, shortages in Sales help would hurt negatively impact the retailers and this was evident at a weak but statistically significant manner. However what was surprising was that only one-third of the Retailers cited this. The researchers infer that the majority of these new retail providers are one person operations. Clerical support was cited as a significant factor in the “Other” businesses (see Table 7, Clerical Support).

Table 7. Clerical Support

HR Shortages that Limit Your Business	N= 196	N= 770	r	Sig
	Retail	Other		
Sales	33.2%	19.2%	0.135	0.000
High Tech (Programmer, IT Specialist)	9.2%	13.1%		
Managers	9.2%	4.5%		
Professionals (ex. Accountants)	8.7%	9.7%		
Service	7.1%	4.3%	0.082	0.011
Clerical	3.1%	10.3%	-0.102	0.001

Accounting and Tax Preparation was the most utilized outsourced function by all the businesses. However, the Retailers were more apt to seek this service as evidenced by a weak but statistically significant margin. Technical support was utilized by “Other” businesses in a weak but statistically significant manner (see Table 8, Services by Outside Firms).

Table 8. Services by Outside Firms

Functions Serviced by an Outside Firm	N= 196	N= 770	r	Sig
	Retail	Other		
Accounting/Tax Preparation	41.8%	29.2%	0.109	0.001
Legal	21.4%	16.4%		
Bookkeeping/Payroll	16.8%	11.9%		
Advertising	15.3%	10.1%	0.066	0.040
Website Creation/Management	10.2%	9.2%		
Technical Support	5.1%	10.0%	-0.069	0.032
Sales	2.6%	0.3%	0.109	0.001

Not surprising, the level of benefits offered by any of these firms was quite low. In fact, there was not one benefit offered by at least one-quarter of the firms. Paid sick leave and retirement were more often used by “Other” firms in a weak but statistically significant manner (see Table 8, Services by Outside Firms). Some prior research has shown that more than 60% of small businesses do not offer any retirement plan to employees (Girard (2006) in Wang, Trent, & Parsons, 2009). However, in Wang et al’s (2009 study, 57.9% of the small businesses with less than 20 employees surveyed offered retirement plans to their employees. Businesses with less than 5 employees were less likely to participate in retirement plans (Wang, et al., 2009).

5. Conclusion

A portrait emerges of these nascent entrepreneurs who are self-reliant and operate on a shoestring budget. While there appears to be abundant services offered for assistance, less than one quarter of the respondents utilizes them. Perhaps these new businesses do not know of the programs or these programs are not effectively marketed. Amazingly only 3% utilized the Women’s Business Center for help. Similarly, the number who received SBA loans is very low (11%). Is this because the new business owners are unaware of the program or are they so small they do not qualify?

Retailers utilized business plan development at nearly twice the rate as non-retailers. Finding new customers, tax strategies, dealing with regulations, and health care costs are significant issues for these businesses. The owners may not be able to afford their own health care, let alone offering it to their employees as evidenced by only 12% providing health insurance.

Since the 2008 financial meltdown access to capital has been limited. This macro situation has profoundly affected the micro-enterprise. Interestingly nearly 40% of the respondents utilized their personal credit cards to finance their business. This finding demonstrates how difficult it is to access funding.

A strong national economy is akin to the popular saying that “a rising tide lifts all boat”. These respondents perceive the strength of the economy can either lift or impede their growth as well. With the advancement of technology, especially the proliferation of online commerce close to thirty percent believed they needed to have an e-commerce presence. Interestingly, only one-fifth of the businesses cited health care costs as a challenge. This statistic may be artificially low since only thirteen percent of all these business offer health insurance, which they are not required to do.

In conclusion, four major themes emerge; (1) the utility of organizational services and if they are used, understood or valued, (2) access to capital, (3) health care coverage, and (4) an effective e-commerce platform. By addressing these issues these businesses will be able to grow, prosper and add more jobs thereby helping themselves and the overall economy.

There are clear implications for offering resources and services based on the type of business. We know that small businesses that seek assistance with business planning and management tend to be more successful and stay in business longer (Hulpke & Byrnes, 1994; Mattare, 2011; SCORE, 2010; Solomon, Fernald, Dennis Jr., & Tarabishy, 2005). Although the US Chamber of Commerce membership exceeds three million members (US Chamber, 2015), the majority of microbusinesses are not likely to be members as evidenced by their lack of utility of the services offered. Perhaps these retailers do not see the value in paying Chamber fees and, rather, tap into the plethora of information readily available online. In addition, these businesses may be going to their friends and business associates for help. Further, these retailers may be relying more on word of mouth and networking to help their businesses. Instead of going to the Chamber they are going to Accounting firms, Tax professionals and their lawyers.

With respect to healthcare coverage, these firms will not be affected by the Affordable Care Act and therefore in order for beneficial change to occur the traditional business model needs to be turned upside down. Currently, the smallest firms generally pay the highest health care rates.

While larger firms have access to group health care perhaps the Chamber of Commerce should be a champion for a consortium for microbusinesses to get healthcare at a competitive group rate. If they received competitive rates then the healthcare issue would be addressed.

This pooling of resources would allow members clout to access better pricing which is normally the advantage of larger organizations. In addition, the Chamber could host sessions on tax laws and dealing with regulations which can stymie new business startups. They would be able to attract money and talent and be able to grow, thereby creating a virtuous cycle of investment.

As an entrepreneurial nation we have a focus on job creation, especially during these tough economic times. The Chamber of Commerce, Small Businesses Association and others need to avail themselves to this population as microbusinesses are the breeding grounds for new jobs. These incubators could offer shared services for free or at a very competitive rate. According to (Ryzhonkov, (2013) the top seven services provided by a good incubator are secretarial, facility, business services, financing and access to finance, people, and networking, education, and branding. Even though financial services are not offered by incubators this is a synergistic relationship whereby the microbusiness could benefit as well as their support of existing providers. It could be a foreseeable goal that these incubators become as ubiquitous as McDonalds. If these services are easily accessible, people will come. Under the current structure, microbusiness owners may not even be aware such services are available. A way to make this a reality would be to partner with the higher education institutions and create a business incubator/Small Business Development Center in every two and four year education institution.

6. Future Research

Additional study can be conducted with this population to ascertain the phase their business is in, if it operates out of their home, the number of employees, and their sales. Further different categories of business could be studied, along

with comparisons by gender, marital status, ethnicity, level of education and annual sales.

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