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A NARRATIVE INQUIRY ON THE ENTREPRENEURIAL EXPERIENCES OF FEMALE  
MILITARY SPOUSES WITH ADVANCED DEGREES

By

Rosette Mupas-Obedoza

B.S. (University of the Philippines) 1999  
MHR (University of Oklahoma) 2003  
MS.Ed (Southern Illinois University Carbondale) 2011

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and reviewed by:

Andrea Disque, Ed.D., Lead Advisor  
University of New England

Jennifer Galipeau, Ed.D., Secondary Advisor  
University of New England

Donna Ehrlich, Ph.D., Affiliate Committee Member  
Park University

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Rosette Mupas-Obedoza



UNIVERSITY OF  
NEW ENGLAND

College of Graduate and Professional Studies

Portland Campus  
716 Stevens Avenue  
Portland, ME 04103  
(207) 221-4464 T  
(207) 523-1924 F

## Doctor of Education Program Final Dissertation Approval Form

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**This Dissertation was reviewed and approved by:**

Lead Advisor Signature:  \_\_\_\_\_

Lead Advisor (print name): Andrea Disque, Ed.D.

Secondary Advisor Signature:  \_\_\_\_\_

Secondary Advisor (print name): Jennifer Galipeau, Ed.D.

**Date: September 8, 2022**

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## Dedication

This labor of love and commitment to higher education is dedicated to my daughter *Elise* who taught me to become a better educator by helping me understand the values of patience and compassion; my husband *Gabriel*, who taught me to become a better person by showing me the synergy between spontaneity and mindfulness; and my *study participants* who helped me become a qualitative narrative researcher by entrusting me with their vulnerability and authenticity through their personal stories.

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## Abstract

The purpose of this study was to explore the entrepreneurial experiences of female military spouses with advanced degrees. This study documented how these entrepreneurial experiences may have helped the military spouse population overcome underemployment while their servicemember spouse was still on active duty. Through purposeful sampling, five female military spouse entrepreneurs with advanced degrees were selected to participate in the study. Virtual interviews were conducted to provide a detailed account of their entrepreneurial experiences including how and why they got started in entrepreneurship, challenges and opportunities in entrepreneurship, funding programs and educational services supporting every stage of their entrepreneurship, and informal or formal leadership activities they undertake or have undertaken in their communities. Data analysis for this narrative inquiry included restorying the interview data and coding. Each narrative was sent to each participant for member-checking to ensure that the personal stories by the participants were accurately presented. The restoried narratives were examined in- depth to yield coded data. The coded data was analyzed for emergent patterns and relationships. The four themes developed through the data analysis were: *Achieving Flexibility in Entrepreneurship*, *Finances: A Challenge and Opportunity in Entrepreneurship*, *Use of Resources in Entrepreneurship*, and *Growth in Competencies from Entrepreneurship*. The findings suggest that female military spouse entrepreneurs with advanced degrees may have more needs in ameliorating employment challenges and professional viability stemming directly from their military lifestyle.

*Keywords:* entrepreneurs, military spouses, small business, transformational entrepreneurship, narrative inquiry

## CHAPTER ONE: INTRODUCTION

In the book, *East of the Sun* by Julia Gregson (2008), daughter of a prior Air Force servicemember, she wrote about a fictional story of three young women embarking on a journey in India during the late 1920s when women of a certain social class were expected to marry well. The vivid story telling by Gregson (2008) described the plight of the three young women which can be aptly used to depict the collective emotions of numerous female military spouses as they attempt to thrive into the unknown depths of the military lifestyle. The narration said, “She had a strange feeling in the pit of her stomach, like when you’re swimming and you want to put your feet down on something solid, but the water’s deeper than you think and there’s nothing there” (Gregson, 2008, p.360). Choosing to marry into the military life may be viewed as an exciting adventure of constant changes during each relocation, the ability to see other parts of the United States (U.S.) and enjoy the rare opportunity of living in foreign countries (Eubanks, 2013).

I begin this chapter by providing the background of this narrative inquiry focused on the entrepreneurial experiences of female military spouses with advanced degrees while their servicemember spouse is on active duty. This qualitative research stemmed from my personal desire to better understand my own positionalities as a female military spouse entrepreneur, and as a professional with two advanced degrees (Human Relations and Education) while navigating the military life as a spouse to an active duty servicemember. Four significant statistics that piqued my curiosity for this qualitative study: (a) 92% of military spouses are female (Council of Economic Advisers (CEA), 2018; Hiring Our Heroes, 2020; Blue Star Families, 2018); (b) the 25% unemployment rate of military spouses (Abdelaal, 2022; Chrisinger, 2020); (c) 17% of military spouses have completed advanced degrees: 14% master’s degree and 3% doctoral or professional degree (Military One Source, 2019), and (d) out of the estimated 615,000 female

military spouses there are 1,786 military spouse entrepreneurs who relocate every 2 to 3 years to follow their active duty servicemember spouse (Heredia & Fusch, 2020).

Hirudayaraj and Shields (2019) identified a significant need to investigate the lives and opportunities of women in a variety of work contexts. Further, Mehta (2019) pinpointed that employment is a persisting issue for female military spouses and integrating work and family life remains a constant struggle. Employment is a contributing factor to wellbeing (Trewick & Muller, 2014), purpose (Elliott, 2020), identity (Eubanks, 2013), sense of self-confidence and value (Gribble et al., 2019), and financial stability (Chrisinger, 2020). When female military spouses embark on entrepreneurship, the opportunity provides income, flexibility, and a portable career that moves with them around the world (Military Spouse Chamber of Commerce, 2021). For the reasons previously mentioned, it was a natural progression for me to align my research interest in examining the lived experiences of the female military spouse population, specifically their entrepreneurial pursuits in mitigating employment challenges.

The studies done by Eubanks (2013), Heredia and Fusch (2020), and Ziff and Garland-Jackson (2020) recognized that a female military spouse becomes part of the military upon entry to marriage with a male servicemember, and as part of the military family, the spouse honors the United States (U.S.) and the servicemember spouse by supporting his military career up to the extent of foregoing her own. Military organizations are traditionally demanding with its *mission comes first* culture enforced upon the servicemembers, as well as their family members (Burrell et al., 2006; Vuga and Juvan, 2013; Ziff & Garland-Jackson, 2020). The active duty military life means longer deployment separations, unpredictable and frequent relocations, and constant transitions (Blakely et al., 2014a; Blakely et al., 2014b; Burrell et al., 2006; Cooke & Speirs, 2005; Chrisinger, 2020, 2021; Drummet et al., 2003; Gribble et al., 2019; Heaton & Krull, 2012;

Huffman et al., 2019; Lewis, 2020; Liu et al., 2021). There is also a palpable degree of uncertainties and personal sacrifices which equate to putting personal desires, needs, and goals on hold for the female military spouses (Disque, 2016; Eubanks, 2013; Gribble et al., 2019; Lewis, 2020; Mailey et al., 2018; Ziff & Garland-Jackson, 2020).

Mailey et al. (2018), Voris and Steinkopf (2019), and Ziff and Garland-Jackson (2020) confirmed the unique situation of female military spouses because they possess a different life experience compared to their civilian counterparts. For instance, the military spouses' immersion in the active duty military life and culture has a direct effect on their physical wellness, mental health, earning potential, and career development in the workforce (Blakely et al., 2014a; Blakely, 2014b; Burrell et al., 2006; Cooke & Speirs, 2005; Chrisinger 2020, 2021; Drummet et al., 2003; Gribble et al., 2019; Heaton & Krull, 2012; Huffman et al., 2019; Lewis, 2020; Lim & Schulker, 2010). Mehta (2019) confirmed that female military spouses represent a more intensified version of the *second shift* (Hochschild, 2012) compared to female civilian spouses. The second shift as it relates to female military spouses means carrying the traditional role of accomplishing majority of household tasks regardless of their employment status because supporting the male servicemember spouses' work demands (associated with military life such as frequent relocations and deployments) take priority in the family dynamics (Mehta, 2019).

Significantly, the military spouses' commitment in supporting their servicemembers' military careers often cost their voices silenced (Harrel, 2001) and self-identities lost or forgotten (Eubanks, 2013). Furthermore, the female spouse situation in the military setting is a perfect case study of a gendered role (Harrell, 2001). Enloe (2001) added that, "When these women looked at the gendered politics of militarization, they see male decision makers reluctant to integrate

women fully into militarized roles” (p.293). Based on the life history interviews of female military spouses (of the U.S. Army) conducted by Harrell (2000) and by Davis et al. (2011), they posited that female military spouses are often unheard by the military and the civilian communities they belong to. Eubanks (2013) believed that the personal identities of military spouses remain unseen and silenced in the military and outside the military. To illustrate, military spouses are identified by their servicemembers spouses’: (a) social security numbers to seek and receive health care services (Eubanks, 2013), and (b) military orders or retirement paperwork to be eligible to apply for specific federal jobs classified for military spouses (U.S. Department of the Interior, n.d.). Thus, constantly being identified as military spouses rather than being able to establish their own personal identities is a constant source of frustration for this population (Eubanks, 2013).

The research conducted by Disque (2016) traced the history of female military spouses who have remained silent and unseen in past years; attention has just started to be given towards the military spouse communities when deployments increased and became more visible during military operations after the attacks in the U.S. on September 11, 2001. The increased military operations that followed the events of September 11, 2001, paved the way for the U.S. government to examine the effects of active duty military life to the families of servicemembers (Burrell et al., 2006; Davis et al., 2011; Disque, 2016). But there’s more work ahead to support military spouses break their silence and help them remember that their lived experiences are more than what their servicemembers spouses do for a living (Eubanks, 2013; Disque, 2016).

### **Definitions of Key Terms**

**Advanced Degrees.** Completed postgraduate degrees in the master’s level or higher such as a doctorate degree in all career fields (DaLomba et al., 2021).

**Career Portability.** Also termed as job portability, refers to the ability of individuals with mobile lifestyle (particularly military spouses) in maintaining employment regardless of location changes or relocations (Bradbard et al., 2019).

**Dual-Career Families.** Defined as having two income earners in one household (Harvey,1997).

**Entrepreneur.** Identified as someone who is a risk taker in managing a business enterprise, and engages in entrepreneurial activities which involve networking, resource allocation, and wealth building (Carole et al., 2005).

**Entrepreneurial experience.** Described as the past and present involvement in founding a business (Liu et al., 2021).

**Entrepreneurship.** Defined as the process of assembling necessary factors of production consisting of human, physical, and information resources and doing so in an efficient manner (Lazear, 2005).

**Military culture and lifestyle.** Illustrated as a specific way of life led by military servicemembers and their families; usually focused on the military core values, customs, traditions, and hierarchical chain-of-command mentality and often requiring the commitment of the servicemember and his/her family regardless of personal sacrifices (Disque, 2016; Drummet et al., 2003).

**Military servicemember (servicemember and armed forces).** Active duty servicemember or reservist who is currently serving in the military on a full-time status (Agbisit, 2019).

**Military spouse/wife.** A person/female legally married to a military servicemember as recognized by the military (Agbisit, 2019; Disque, 2016).

**Relocation.** The term refers to a change of location to live and work as dictated primarily by the employer (Mäkelä et al., 2011).

**Small Business.** A small business is defined by the amount of money the establishment makes and the number of employees, usually a revenue of up to \$1 million to over \$40 million with employees ranging anywhere from less than five to 1,500 in number (Hait, 2021).

**Underemployment.** Proposed as the occurrence when workers are classified as inadequately employed, underutilized, underpaid, overeducated or overskilled, and overqualified or as having low skill utilization or reemployment quality for jobs (McKee-Ryan & Harvey, 2011)

### **Statement of the Problem**

The main problem explored through this narrative inquiry is tied directly with the military lifestyle as it poses numerous challenges and stressors to military spouses, particularly in labor force participation while their servicemember is still on active duty (Abdelaal, 2022; Ballard & Borden, 2020; Blakely et al., 2014a; Blakely et al., 2014b ; Burrell et al., 2006; Chrisinger, 2019, 2020, 2021; DaLomba et al., 2021; Hiring Our Heroes, 2017; Trewick & Muller, 2014; Wang et al., 2017; Williams et al., 2020). Significantly, female military spouses comprise 92% of the entire military spouse population (Blue Star Families, 2018; Council of Economic Advisers (CEA), 2018; Hiring Our Heroes, 2020). The numerical trends that indicate the existing employment challenges female military spouse experience are as follows: (a) Abdelaal (2022) and Chrisinger (2020) highlighted that the military spouse unemployment rate of 25% has remained unchanged within the last two decades to date; (b) the Blue Star Families Military Family Lifestyle Survey completed in 2018 to 2022 consistently showed that the top concern among active duty military spouses is employment (Blue Star Families, 2018, 2019, 2020, 2021) coupled with financial issues as a primary lifestyle stressor (Blue Star Families, 2018); and (c) 77% of the same group of respondents from the Blue Star Families Military Family Survey pointed underemployment as the main employment issue (Blue Star Families,

2019).

Underemployment is defined as an occurrence when workers are classified as inadequately employed, underutilized, underpaid, overeducated or overskilled, and overqualified or as having low skill utilization or reemployment quality for jobs (McKee-Ryan & Harvey, 2011). Notably, the higher the level of a military spouse's educational attainment, the greater tendency to be economically impacted by being underemployed (DaLomba, 2021; Kearney, 2021; Lim & Schulker, 2010). DaLomba (2021) emphasized that 63% of military spouses with advanced degrees experience less labor participation or employment difficulties than those with high school diplomas, associates, or bachelor's degrees in all career fields. Hiring Our Heroes (2017) reported that 10% of military spouses have advanced degrees. On a more recent survey among active duty military spouses, Military One Source (2019) identified 17% of military spouses possess advanced degrees, of which 14% are master's degree holders and 3% possess doctoral and professional degrees. Advanced degrees encompass terminal degrees in the doctorate level in medicine, veterinary medicine, dentistry and related fields, as well as completion of a master's degree as a minimum (Agbisit, 2019).

An increasing body of evidence identifies the inherent characteristics of military lifestyle: frequent and/or unpredictable relocations, physical distance of assignments from home brought by deployments for the servicemember, and the *military comes first* culture (Vuga & Juvan, 2013) have detrimental effects on the military spouses' ability to find and maintain employment within their chosen career fields, earn wages that match their skills, and maintain long-term career progression (Abdelaal, 2022; Ballard & Borden, 2020; Chrisinger, 2019, 2020, 2021; DaLomba et al., 2020; Hiring our Heroes, 2020; Huffman et al, 2019; Posard et al., 2021; Williams et al., 2020). Significantly, the military spouse subpopulation that is greatly impacted

by the active duty military lifestyle but receive minimal attention are the military spouses who possess advanced degrees (DaLomba et al., 2020). Moreover, DaLomba et al. (2020) publicized that military spouses, particularly those with advanced degrees, often find themselves ineligible to benefit from the initiatives by the DoD and the U.S. Chamber of Commerce because the support provided is primarily aimed at military spouses on attaining undergraduate education and entry level employment both of which they do not need (DaLomba et al., 2020).

Ott et al., (2008) reported that obstacles in professional development and employment continuity are encountered by military spouses while living the active duty military lifestyle, examples of studies that discussed these issues are: (a) completing higher education (Disque, 2016), (b) attaining career advancement with higher education (Agbisit, 2019), (c) career advancement for those with advanced degrees (DaLomba et al., 2020) , (d) licensure portability (Ballard & Borden, 2020); (e) career mobility during frequent relocations (Abdelaal, 2022; Chrisinger, 2019, 2020, 2021; Hiring Our Heroes, 2017, 2020; Williams et al., 2020), and (f) strategies military spouse small business owners employ during military relocation (Heredia & Fusch, 2020). As a response to workforce-related issues, military spouses are attempting to overcome underemployment and achieve financial stability by starting small businesses (Bradbard et al., 2019; Heredia & Fusch, 2020). Williams et al. (2020) confirmed that creating new employment opportunities such as entrepreneurship for military spouses may contribute to reducing unemployment for this population. However, peer-reviewed articles surrounding the topic of military spouse entrepreneurship are very limited (Heredia & Fusch, 2020). The absence of scholarly literature in connecting the lived experiences of female active duty military spouses with: (a) advanced degrees, (b) underemployment, and (c) entrepreneurship, makes this narrative inquiry more meaningful and highly relevant.

### **Statement of Purpose of the Study**

The purpose of this narrative inquiry was to explore the entrepreneurial experiences of female military spouses with advanced degrees. This study documented how these entrepreneurial experiences may help the military spouse population overcome underemployment while the servicemember spouse is still on active duty. Entrepreneurs were defined as someone who is a risk taker in managing a business enterprise, and engages in entrepreneurial activities which involve networking, resource allocation, and wealth building (Carole et al., 2005). Advanced degrees were defined as completed postgraduate degrees at the master's, doctoral, and professional degrees in the doctoral level in all career fields (DaLomba et al., 2020). The active duty female military spouses who participated in the study were married to servicemembers who were currently serving on active duty status in any of the armed services (Navy, Air Force, Army, Marine Corps, and the Coast Guard) (Agbisit, 2019). Specifically, this qualitative study sought to explore the unique experiences of female military spouse entrepreneurs married to male active duty servicemembers, and to give them voice to share their stories through their own personal narratives, as they represent the military spouse population. By giving voice to female military spouses, the study increased awareness about their marginalization affecting their employment opportunities and challenges.

Enloe (2001) asserted that militarization adapted gendered politics favoring masculinity and suppressing the female voice; and concluded that, "Silences rob the public with of ideas, of the chance to create bonds and understanding of mutual trust" (Enloe, 2001, p.70). For a long time, military spouses have remained silent and largely invisible in the eyes of the military and civilian communities (Harrell, 2001; Eubanks, 2013). Until after September 11, 2001, when the attacks on U.S. soil occurred increasing the number of military missions overseas; that interest to

determine of the effects of these deployments to military family members started to emerge (Disque, 2016). However, the topics on female military spouses with advanced degrees, and entrepreneurship among military spouses have attracted very limited attention from the scholarly community except for the following identified studies: *The experiences of active duty military spouses with advanced degrees in maintaining and advancing their careers* (DaLomba et al., 2020), and *Strategies used by military spouse small businesses during a military relocation* (Heredia & Fusch, 2020). This study filled this existing knowledge gap by merging the topics into one research interest: female military spouses with advanced degrees and their entrepreneurial pursuits.

This narrative inquiry documented the stories of female military spouses with advanced degrees, and married to male active duty servicemembers, specifically describing their entrepreneurial experiences. The method of storytelling, or narratives, allowed women to know more of themselves, develop the ability to reconstruct their own self beliefs, and create the identity they want to become (Bove & Tryon, 2018). Moreover, the narratives of the active duty female military spouses with advanced degrees sharing about their entrepreneurial journeys can benefit other military spouses who may be facing difficulty in finding employment that provides equitable pay for their educational attainment and skills, or military spouses who may be considering entrepreneurship due to limitations on the number of job vacancies in their local area, lack of availability of trusted childcare, (Abdelaal, 2022; Chrisinger, 2019, 2020, 2021; Hiring Our Heroes, 2017; Williams, 2020), stereotypes by employers (Abdelaal, 2022; Chrisinger, 2021; Gillette, 2003) and other employment- related challenges. The Military Spouse Entrepreneur Task Force (2020) Survey found that: (a) the military spouse respondents did not set out to become entrepreneurs, but lack of career opportunities made self-employment a viable

option, (b) majority of these military spouses feel that entrepreneurship was a good decision, and (c) they consider themselves being underemployed. Underemployment is characterized by military spouses as being overqualified, underpaid, or underutilized in their current positions (Abdelaal, 2022; Chrisinger, 2019, 2020, 2021; Williams et al., 2020).

### **Research Questions/Design**

To explore the entrepreneurial experiences of female active duty military spouses with advanced degrees, this qualitative study utilized narrative inquiry to address the following research questions:

Research Question 1: How do female active duty military spouse entrepreneurs with advanced degrees describe their journey to entrepreneurship?

Research Question 2: How do female active duty military spouses with advanced degrees perceive available funding programs and educational services to support growth and development of their entrepreneurship?

Research Question 3: How do female active duty military spouse entrepreneurs with advanced degrees describe professional transformations that may have stemmed from their entrepreneurship?

Qualitative research is a process which starts from philosophical assumptions moving towards interpretive lens, and eventually leads to procedures in studying human problems (Creswell, 2013). Narrative inquiry was used as the qualitative research approach, and the participants' individual stories were presented as data for this study. Storytelling is derived from personal experiences of the study participants, while narrative researchers are given a "rich framework through which they can investigate the ways humans experience the world depicted through their stories" (Mertova & Webster, 2020). The female military spouse was given voice

by telling her own personal stories: (a) on why and how her journey of entrepreneurship started, (b) the availability of support system for her so she can grow and develop her small business, and (c) professional transformations she experienced as she trekked the entrepreneurial path. The act of storytelling for the female military spouse is also an opportunity to promote introspection and empowerment in gaining an insight that they are being heard and valued (Bove & Tryon, 2018).

### **Conceptual Framework**

The main problem of this study is linked with the active duty military lifestyle to challenges and stressors specifically on labor force participation of female military spouses with advanced degrees (Abdelaal, 2022; Ballard & Borden, 2020; Blakely et al., 2014a; Blakely et al., 2014b ; Burrell et al., 2006; Chrisinger, 2019, 2020, 2021; DaLomba et al., 2020; Hiring Our Heroes, 2017; Trewick & Muller, 2014; Wang et al., 2017; Williams et al., 2020). This narrative inquiry utilized two angles in exploring the central phenomenon of the entrepreneurial experiences of female military spouses with advanced degrees, and connecting the central phenomenon with the existing employment challenges, particularly the underemployment of military spouses. The two angles covered the profile of the female military spouse (identity), and the transformations in overcoming underemployment brought upon by the active duty military life (opportunity).

The stories from the female military spouses in general communicate value (Elliott, 2020). Elliott (2020) stated that the practice of narrative interviews is a reflective process that allows individuals to share and create meaning of their experiences. More importantly, “storytelling is a powerful experience with lasting effects on the teller” (Bove & Tryon, 2018, p. 4814).

Feminist epistemology was used as the theoretical framework for this study and

connected the importance of researching female military spouses in providing voice for this population (Enloe, 2001). Feminist epistemology looks at the centrality of gender as the organizing principle that brings focus to the condition of female experience as invisible and aims to correct this unequal social position of women (Creswell, 2013). Harrell (2001), Disque (2016), and Mehta (2019) explained that historically, military culture and tradition viewed military spouses as part of a dual career where the female spouse is expected to support the male servicemember spouse's career by taking care of all activities in the home and serve as a volunteer for her husband's military unit in promoting camaraderie and morale with other families regardless of her employment status. Further, prior to the late 1980s, the military did not recognize the concept of military spouses pursuing employment (Harrell, 2001). Setting the stage by providing military spouses a profile, historical background, and the present situation gave more meaning of the value of their stories that need to be told and shared with others.

In addition to the theoretical framework, another important component of the conceptual framework that was crucial for this narrative inquiry in creating meaning, connections, and relationships between the lived experiences of the female military spouse entrepreneurs and the military lifestyle was transformational entrepreneurship. Sletlli (2019) defined transformational entrepreneurship as a purposeful action with the capability of delivering changes in the lives of entrepreneurs and in the society they belong. A significant observation by Chrisanty et al., (2021) was the social and cultural life change gained through transformational entrepreneurship. The cultural life change from transformational entrepreneurship by Chrisanty et al. (2021) equates to professional transformations in building courage, risk taking, resilience, and ability to manage ambiguity, all of which are highly sought after by employers in the workforce (Spencer et al., 2019).

Transformational entrepreneurship was used as a lens to explore the lived experiences of the female active duty military spouse entrepreneurs with advanced degrees in overcoming issues surrounding labor force participation, specifically underemployment by connecting the professional transformations gained from entrepreneurship. Furthermore, the framework offered a more in-depth examination of the actual entrepreneurial journey of female military spouse entrepreneurs with advanced degrees while their male servicemember was on active duty.

### **Assumptions, Limitations, and Scope**

This section discusses the assumptions, limitations, and scope of this qualitative narrative research. Assumptions are defined by Merriam-Webster (2022) as facts or statements that are believed to be true. For this narrative inquiry, there were several assumptions that need to be presented: (a) female military spouses possess a different life experience compared to their civilian counterparts because of the physical, emotional, financial, and employment stressors associated with military life often characterized by frequent relocations and deployments (Mailey et al., 2018; Voris & Steinkopf, 2019; Ziff & Garland-Jackson, 2020); (b) female military spouses with advanced degrees are a marginalized population due to the countless unheard career sacrifices these spouses have made (and continue to make) as a result of supporting their servicemember spouses' military careers (Hernandez & Belding, 2019); (c) female military spouses with advanced degrees may pursue entrepreneurship to lessen the financial impact of underemployment (Military Spouse Entrepreneur Task Force, 2020); and (d) female military spouses with advanced degrees who opted entrepreneurship willingly shared their experiences openly and honestly because they have insightful stories worthy of sharing (Heredia & Fusch, 2020).

The limitations in this qualitative research included: (a) only the female military spouse

population who are married to male servicemembers and (b) the data analyzed for this qualitative research study is limited from the participant interviews. The participants were selected through purposeful sampling. Hence, the findings and results should not be generalized to other populations; and (c) a certain degree of bias from the participants and the researcher were accounted for. The participants may have responded in a way that they felt I wished to hear from them. In addition, as the Primary Investigator (PI) or researcher of the study, I addressed my reflexivity to convey my background and how it informed my interpretation of the information from the study (Creswell, 2013). In line with this practice of reflexivity, I am a military spouse of 20 years with two advanced degrees, a small business owner of a virtual travel company, and my male servicemember spouse is a senior enlisted officer of the U.S. Navy. Much of the information laid out in this research about female military spouses generally applies to all branches of the U.S. military. I made every effort to remove any preconceived bias and allowed the study participants to tell their own stories. In addition, I utilized journaling throughout every stage of the research process to keep track of my thinking and to have a reflective stance as an audit trail that contributed towards the study's quality and credibility (Bloomberg & Volpe, 2019). To ensure the participants' personal stories were accurately depicted, the participants validated their individual narratives through member-checking.

The scope of this research included only active-duty female military spouses with advanced degrees and excluded active duty male military spouses with advanced degrees who might share similar experiences. This study also included only female military spouses who are married to male servicemembers. Since the theoretical framework of this narrative inquiry centered on feminist epistemology, the marginalization of female military spouses drew upon the tenet of gender domination in a patriarchal organization specifically in the military (Enloe, 2001;

Creswell, 2013). With the framework clearly established, this research study explored the lived experiences of female active duty military spouse entrepreneurs only. Having an advanced degree was another key element in this narrative inquiry. A criterion that limited the scope of this study was that female military spouses have earned their advanced degree before becoming an entrepreneur. This criterion was essential in drawing attention to the critical trend that the higher the level of a military spouse's educational attainment, the greater tendency to be economically impacted by being underemployed (DaLomba, 2020; Kearney, 2021; Lim & Schulker, 2010). As a significant response in attaining financial stability from underemployment was the pursuit of entrepreneurship among military spouses (Williams et al., 2020). Another important angle addressed was the participants' lived entrepreneurial experiences which may slightly differ from one another depending on whether they are temporarily residing overseas or within the U.S. when they established or managed their small businesses due to varying tax implications and policies for each country or state within the U.S (Chrisinger, 2019; Heredia & Fusch, 2020).

### **Rationale and Significance**

McKee-Ryan and Harvey (2011) emphasized that underemployment is a critical area worthy of investigation. Subsequently, existing researchers have recognized the unique employment issues military spouses face due to the military lifestyle (Abdelaal, 2022; Ballard & Borden, 2020; Blakely et al., 2014a; Blakely et al., 2014b; Burrell et al., 2006; Chrisinger, 2019, 2020, 2021; DaLomba et al., 2020; Hiring Our Heroes, 2017; Trewick & Muller, 2014; Wang et al., 2017; Williams et al., 2020). In addition, Hirudayaraj and Shields (2019) recommended the potential of incorporating feminist perspectives for human resources development (HRD) research and the need to explore how work and life affect career development of women in different social, cultural, economic, and political contexts. This narrative inquiry extended the

knowledge about the female military spouses with advanced degrees by exploring their entrepreneurial experiences to promote possible strategies in mitigating the impact of underemployment, helping reduce the high unemployment rate of military spouses by providing support to military spouses who are facing difficulty in finding employment that provides equitable pay for their educational attainment and skills; and increasing the awareness of military spouses about the opportunities in entrepreneurship while navigating the military lifestyle.

### **Summary**

In this chapter, I presented military spouses as a population who are immersed in the military lifestyle which is often characterized by deployments, frequent relocations, and the military comes first culture (Blakely et al., 2014a; Blakely, 2014b; Burrell et al., 2006; Cooke & Speirs, 2005; Chrisinger, 2020, 2021; Drummet et al., 2003; Gribble et al., 2019; Heaton & Krull, 2012; Huffman et al., 2019; Lewis, 2020; Liu, et al., 2021; Vuga & Juvan, 2013; Ziff & Garland-Jackson, 2020). This population of military spouses were historically unheard from until after the attacks of September 11, 2001, occurred in the U.S. (Disque, 2016). Davis et al. (2011) and Disque (2016) clarified that the attacks of September 11, 2001, ushered the increase in deployments of servicemembers which ultimately led to emerging interests in determining the effects of deployments to the family members. This narrative research aimed to understand the uniqueness of the lived experiences of active duty female military spouses who represent this community using feminist epistemology as the primary theoretical framework (Hirudayaraj & Shields, 2019).

Throughout this narrative inquiry, the focus was on sharing the stories of the female military spouses with advanced degrees who often find themselves ineligible from the Department of Defense (DoD) and U.S. Chamber of Commerce's initiatives in providing

education and employment support (DaLomba, et al., 2020). Furthermore, female military spouses with advanced degrees often find themselves to be overeducated, underutilized, and highly skilled in comparison to the jobs available to them (Abdelaal, 2022; Chrisinger, 2019, 2020; Williams et al., 2020). In addition, 78% of military spouses with advanced degrees claimed to have experienced longer periods of unemployment than those whose educational attainment is below a master's degree (Williams et al., 2020). To explore how female active duty military spouse entrepreneurs were able to overcome the employment challenges and opportunities, transformational entrepreneurship provided the concepts and relationships for a better understanding of the central phenomena.

The purpose of this narrative research was to explore the entrepreneurial experiences of female military spouses with advanced degrees (central phenomena). Through sharing their stories, I examined their journey to entrepreneurship, identified the availability of support to grow and develop their entrepreneurship, and promoted the professional transformations triggered through their entrepreneurship that could possibly serve as strategies in limiting the impacts of underemployment.

## CHAPTER TWO: LITERATURE REVIEW

The overall structure of this chapter is guided by the purpose of this qualitative study, which was to explore the entrepreneurial experiences of female military spouses with advanced degrees. This study also sought to document how these experiences attempt to mitigate the impact of underemployment while their servicemember spouse is still on active duty. This chapter is subdivided into two main sections. The first section on conceptual framework highlights the key theoretical concepts of giving voice to the female active duty military spouse entrepreneurs using narratives or personal stories, followed by feminist epistemology, and transformational entrepreneurship. The second section contextualizes this narrative inquiry by providing information on: (a) profile of military spouses, (b) military spouse education, (c) military spouse employment (unemployment, underemployment, and programs supporting education and employment of military spouses), (d) creating new employment opportunities through entrepreneurship (opportunities, challenges, competencies).

Throughout this chapter, the discussion is on the lived experiences of military spouses, particularly the female military spouses with advanced degrees who experience longer gaps of unemployment compared to female military spouses who completed undergraduate degrees and high school education, and decreased income or earning potential due to underemployment (DaLomba, et al., 2020; Kearney, 2021; Lim & Schulker, 2010). The inherent nature of the military life composed of frequent and unpredictable relocations, longer periods of unemployment, *mission comes first* culture, and lack of competitive jobs that provide salaries parallel with educational attainment are contributing factors toward the underemployment of female military spouses with advanced degrees (DaLomba et al., 2020; Williams et al., 2020). These challenges may be exacerbated by the fact that military spouses remain invisible and

unseen in military and civilian communities (Harrel, 2001). As result of the focal points raised above, there is an urgent need to give voice to female military spouses with advanced degrees by leveraging their narratives and understanding these personal stories using feminist epistemology (Hirudayaraj & Shields, 2019). It is equally important to understand the professional transformations female active duty military spouse with advanced degrees undergo as part of their entrepreneurial journey using the lens of transformational entrepreneurship (Slettli, 2019).

The search strategy for the review of the literature started by establishing the components central for this chapter: (a) the importance of studying the military spouse population in a multidisciplinary perspective (including education, business, human relations, and workforce development); (b) employment challenges facing female military spouses while their servicemember is on active duty; (c) theories that can be used to understand the unique situation of female military spouses; (d) different types of employment where military spouses are currently engaged; and (e) the journey of female military spouses with advanced degrees in pursuing entrepreneurship, (f) the professional transformations that could be achieved from entrepreneurship. Subsequently, the components mentioned above guided the identification of the keywords used in searching databases, the keywords included: military spouses, female military spouses, military spouse employment, female entrepreneurship, and transformational entrepreneurship. Older sources of literature were included to provide historical background and proof of longevity of the topics covered. Of note, much of the literature for this study was collected over a period of 12 months and was published within the last five to 10 years. Literature over 10 years was included to provide historical information. The sources for this literature review included peer-reviewed journal articles, books, private and public-funded reports and white papers, government statistics, and dissertations gathered using databases such

as ProQuest, ERIC, EBSCOHOST, and SAGE.

### **Conceptual Framework**

As discussed in detail in the previous chapter, Chapter One: Introduction, the background and main problem of this study is on active duty military life (characterized by frequent relocations, prolonged deployments, and the mission comes first culture) as a stressor towards the labor force participation of female military spouses with advanced degrees; confirmed by the rate of underemployment and prolonged gaps of unemployment (Chrisinger, 2020, 2021; Williams et al., 2020). This section on conceptual framework informs the relationships encompassing the theoretical underpinnings of feminist epistemology and transformational entrepreneurship and connects the unique experiences of the female military spouse entrepreneurs with advanced degrees immersed in the active duty military life.

#### **Giving Voice to the Female Active Duty Military Spouse Entrepreneurs with Advanced Degrees**

The most significant barrier in understanding the full-scale effects of military lifestyle on labor force participation of military spouses is because of lack of availability of quality data (Williams et al., 2020). Military spouses are composed of subpopulations that need to be examined separately (Trewick & Muller, 2014). This situation of not having available quality data to represent subpopulations of military spouses indicates how military spouses are viewed as invisible and silent, which can be considered as an indirect oppression of this population (Disque, 2016).

The most significant data shared about military spouses was the account that 92% of military spouses are female (Abdelaal, 2022; Chrisinger, 2020; Hiring Our Heroes, 2017; 2018 Blue Star Families Survey as cited by Williams et al., 2020). This percentage was aligned with

the popular reference of a military spouse as *wife*, a civilian female married to a male servicemember (Mehta, 2019; Voris & Steinkopf, 2018). When she married the male servicemember, she automatically became part of the military institution (Heredia & Fusch, 2020; Ziff & Garland-Jackson, 2020). Enloe (2001) spoke about the militarization of the military spouse, where the military spouse adopted to the *military comes first* culture (Vuga and Juvan, 2013). Much focus is placed in viewing female military spouses as an extension of the servicemember spouse (loss of identity) and as a silent partner (Harrell, 2001). There are also the existing stereotypes that labelled female military spouses as the subordinate spouse ready to sacrifice her own career interests to promote her servicemember's military career (silenced) (Ott et al., 2008). Lastly, the statistics publicized by numerous reports from governmental to nonprofit organizations depicted an insufficient representation of military spouses in finding effective solutions to their employment challenges (Abdelaal, 2022).

The important question is, how to give voice to the female active duty military spouse entrepreneurs with advanced degrees so they can be heard, and perhaps form their own identities apart from militarization? Now, this was an important question as it laid the groundwork towards the professional transformations to limit the labor force participation challenges or the employment issues facing female military spouses with advanced degrees. Clandinin and Connelly (1990, 2000), and Clandinin (2016) wrote that storytelling is a powerful example of presenting an individual's lived experiences in a narrative inquiry. In addition, Huber et al. (2013) stated that as humans we share our stories to understand who we are, who we have been, and who we are becoming. Rossiter (1999), Clandinin and Rosiek (2007), and Clandinin (2016) described narratives or personal stories to fill our life with meaning, an individual identity, and enlist one another's assistance in building lives and communities.

Merriam and Tisdell (2016) posited that in a narrative inquiry, there are two methodological approaches in analyzing the participants' stories, also called narratives: (1) biographical approach where data gathered through in-depth interview transcripts are analyzed according to importance and influence of gender and race, family of origin, life events and milestones, and other individuals in the participant's life; and (2) the psychological approach in narratives, where the concentration is on the personal level of the participant, encompassing thoughts and motivations. The biographical approach was illustrated through the Participant Screening Questionnaire presented in the next chapter, Chapter Three: Methodology. Whereas the psychological approach was observed more clearly from the responses gathered from the semi structured interviews presented in Chapter Four: Analysis.

### **Feminist Epistemology**

Feminist epistemology as the main theoretical framework (Creswell & Poth, 2018) helps unpack the dilemma of the military life, specifically frequent relocations within the broader context of military culture and gender roles and how it directly affects female military spouses (Elliott, 2020; Enloe, 2001 Mehta, 2019). Lather (1991) identified that, "the centrality of gender in the shaping of our consciousness, skills, and institutions as well as the distribution of power and privilege" (p.71). This perspective was essential in helping break the silence of the marginalized population represented by the East Asian women of whom Park (2017) studied in her qualitative research. In line with Park's (2017) power and privilege discussion, Wigginton and LaFrance (2019) believed that androcentric research spurred feminists to develop ways of thinking about and doing research differently.

Androcentric means men are regarded as the norm while women by default are irrelevant for understanding the human experience (Wigginton & LaFrance, 2019). Johnson (2006) argued

that social systems promote privilege in complex ways, specifically “individuals receive privilege only because they are perceived by others as belonging to privileged groups and social categories” (p.34). Privilege happens when one individual or group has something of value that is denied from others (Johnson, 2006).

Substantiating privilege in marginalizing females, Enloe (2001) responded that militarization favored masculinity. Johnson (2006) validated this when he wrote, “maleness is privileged in this society” (p.34). This discussion on masculine privilege in militarization, and in society gives us a solid foundation why military spouses are a marginalized population, remaining invisible and unheard from in military organizations and even civilian communities.

After establishing the underpinning of feminist epistemology and female military spouses as a marginalized population, the feminist standpoint theory can be used to give meaning to the uniqueness of the military life female military spouses are immersed in. Feminist standpoint theory combines situated knowledges with social oppression (Ashton & McKenna, 2020). Haraway (1988) described situated knowledges as it applies to specific situation and specific perspective. Social oppression (aligned with the oppression of female military spouses being silent and experiencing loss of identity) corroborates either socially oppressed or socially privileged as reference point for what is termed as social locations (Ashton & McKenna, 2020). In practical application with female military spouses, the social oppression they encounter within military organizations is a distinct experience that forms a standpoint that will differ from others who are not socially oppressed within the same location, for example the male servicemember spouses. Another example is female military spouses with advanced degrees who are employed with a company outside the military; they will have a varying experience (situation) than a fellow female military spouses without an advanced degree and working as a civilian employee

with an organization connected with the military.

The effects of the characteristics of the military life characterized by relocations, deployments, and *military comes first culture* have a direct effect on female military spouses' ability or inability to participate in the labor force (Abdelaal, 2022; Ballard & Borden, 2020; Blakely et al., 2014a; Blakely et al., 2014b; Burrell et al., 2006; Chrisinger, 2019, 2020, 2021; DaLomba et al., 2020; Hiring Our Heroes, 2017; Trewick & Muller, 2014; Wang et al., 2017; Williams et al., 2020.) The effect is even more troubling for female military spouses' who possess advanced degrees and see themselves as either experiencing a longer time being unemployed compared with their counterparts who possess less than a master's degree level education (DaLomba et al., 2020) or as being underemployed which could mean overqualified, underpaid, or underutilized in their current positions (Abdelaal, 2022; Chrisinger, 2019, 2020; Williams et al., 2020). Overall, with feminist epistemology as the main theoretical framework of this study, connecting the importance of researching female military spouses is a valuable endeavor in giving voice for this population.

### **Transformational Entrepreneurship**

According to Giraldo et al. (2020), "Transformative entrepreneurship is defined as entrepreneurial activities that create positive financial and social well-being ripple effects – intended or unintended – for individuals, collectives, communities and society" (p.757). Transformational entrepreneurship is a recent emergence in the education and business fields (Gunawan et al., 2021). Wilson and Post (2013) pointed out that there is an emerging need to utilize the potential of entrepreneurship for societal benefit by reconciling the economic and social disparities. While Ratten and Jones (2018) guided our attention to transformational entrepreneurship as a vehicle of economic sustainability and societal impact. Transformational

entrepreneurship prepares entrepreneurs to the direct and indirect effects on readiness for change, psychological capital, and employee performance (Gunawan et al., 2021). In addition, entrepreneurial competencies of courage, risk taking, resilience, and ability to manage ambiguity, all of which are highly sought after by employers in the workforce may be derived from the entrepreneurial experience (Spencer et al., 2019).

Ramone Roberts (TEDx Talks, 2013) provided a fitting definition of an entrepreneur during his speech at TEDx College of the Canyons when he said, “An entrepreneur is someone who sees a problem and finds a solution” (2:03). He then added that transformational entrepreneurship is the main vehicle of connectivity and emphasized on the transcendence of products and services over societal issues, particularly racial divide, and cultural differences. Heredia and Fusch (2020) found that female military spouse entrepreneurs are bold and resilient. Evidence of the boldness and resilience of military spouses is from one of the study participants, Barbara said “you cannot wait for business to come to you, you must go after the business if you want to succeed” (Heredia & Fusch, 2020, p.1935). In addition, female military spouse entrepreneurs find creative ways: (a) to fund their business, (b) employ low-cost marketing tools, and (c) implement strategies to sustain their business during military relocations (Heredia & Fusch, 2020).

### **Profile of a Military Spouse**

Despite the changing demographics of the all-volunteer force of the U.S. military in recent years, the spouse figure at 92% female, represents most of the entire military spouse population (Department of Defense, 2016). “The fact that military spouses are a predominantly female population adds a gender-based dimension to employment challenges” (Mehta, 2019, p.12). Harrell (2001), and Ziff and Garland-Jackson (2020) concluded that female military

spouses are a source of huge support to their active duty male servicemember spouse, often considered as the significant other or partner; but also looked upon as subordinate to their servicemember spouse within the military and extended community. With this stereotype, it has always been expected that female military spouses will always prioritize helping their male active duty servicemember spouse advance in his career above her own (Disque, 2016; Eubanks, 2013; Gribble et al., 2019; Lewis, 2020; Mailey et al., 2018; Ziff & Garland-Jackson, 2020). Another stereotype of the traditional military spouse is the image that she is female, has children, and her primary job is to take care of the household tasks so her husband can focus on serving his country (Mehta, 2019).

Ziff and Garland-Jackson (2020) concluded that the military is a highly gendered institution. Enloe (2001) confirmed that militarization adapted gendered politics favoring masculinity and suppressing the female voice; and concluded that, “Silences rob the public with of ideas, of the chance to create bonds and understanding of mutual trust” (Enloe, 2001, p.70). For a long time, military spouses have remained silent and largely invisible in the eyes of the military and civilian communities (Harrell, 2001; Eubanks, 2013).

Living the military lifestyle differentiates active duty military spouses from their civilian counterparts because they experience frequent moves (relocations), long periods of solo parenting or separation from their servicemember spouse (deployments), and bouts of unemployment (Blakely et al., 2014a; Blakely, 2014b; Burrell et al., 2006; Cooke & Speirs, 2005; Chrisinger 2020, 2021; Drummet et al., 2003; Gribble et al., 2019; Heaton & Krull, 2012; Huffman et al., 2019; Lewis, 2020; Lim & Schulker, 2010). An increasing body of evidence identifies frequent and/or unpredictable relocations, physical distance of assignments from home brought by deployments, and the *military comes first* culture inherent to the military lifestyle

(Vuga & Juvan, 2013), as having detrimental effects on the military spouses' ability to find employment within their chosen career fields, earn wages that match their skills, and maintain long-term career progression (Abdelaal, 2022; Ballard & Borden, 2020; Chrisinger, 2019, 2020, 2021; DaLomba et al., 2020; Hiring our Heroes, 2020; Huffman et al., 2019; Posard et al., 2021; Williams et al., 2020). The military spouse subpopulation that is greatly impacted by the active duty military lifestyle but receive minimal attention are the military spouses who possess advanced degrees (DaLomba et al., 2020) and are engaged in entrepreneurship (Heredia & Fusch, 2020). This narrative inquiry agrees with Bove and Tryon (2018) that sharing the stories of the female military spouses is a valuable exercise of introspection and empowerment and has the power to change the identities and future of the storyteller.

### **Military Spouse Education**

By comparing the national average on unemployment rates according to educational attainment, it seems that employment is directly related to educational attainment: those with advanced degrees (master's degree and doctorate degree in a professional program such as Doctor of Medicine or other related fields) have an unemployment rate of 3.23%, those with undergraduate degree (bachelor's and associate degrees) have an unemployment rate of 6.3%, those with high school diplomas have an unemployment rate of 8.65%, and those with less than a high school diploma have an unemployment rate of 11.7% (Torkey, 2021). Of particular note for this study, those with advanced degrees show the lowest unemployment rate at 3.23%. With this information presented, given the high level of military spouse unemployment rate of 25% (Abdelaal, 2022; Chrisinger, 2021) and the fact that employment is directly related to educational attainment, do military spouses lack the formal education needed to attain employability? The answer is no, military spouses actually have higher unemployment and

underemployment than their non-military-connected counterparts because they possess higher levels of education (Abdelaal, 2022). Military One Source (2019) through the Office of People Analytics showed that 17% of military spouses possess an advanced degree with 14% master's degree and 3% doctoral or professional degree above a master's degree level. However, segmented data showing the full picture of educational attainment and employment status among military spouses are significantly lacking (Abdelaal, 2022).

According to DaLomba et al. (2020) active duty military spouses with advanced degrees value work and career. But the frequent relocations, ongoing difficulties with job availability, licensure, pay, and underemployment are barriers to the military spouses' ability to acquire and maintain employment (Abdelaal, 2022; Ballard & Borden, 2020; Chrisinger, 2019, 2020, 2021; Hiring Our Heroes, 2020). Further, DaLomba et al., (2020) found that while spouses with advanced degrees creatively adapt by overcoming challenges in employability through paid work, unpaid work (volunteerism), development of hobbies, to name a few; these labor force adaptations are purely out of stress and loss of identity.

### **Military Spouse Employment**

Freeburg and Hall (2007) recognized that individuals are defined by what they do; who they are is reflected by their major roles at work, which means their work gives them their identities. Moreover, Trewick and Muller (2014) and Hiring Our Heroes (2020) explained that military spouses view employment as having a sense of purpose, increased personal value and self-esteem; all of which contribute to better overall well-being, including physical and mental health. DaLomba et al. (2020) endorsed the belief that military spouses see work as central to individual identity and adaptation; hence, individual employment struggles can impact family systems. Interestingly, military spouses have openly identified themselves as underemployed and

expressed their frustration of wanting or needing to contribute to their family income but being often over-educated for the job vacancies available to them (Abdelaal, 2022; Chrisinger, 2019, 2020, 2021; Williams et al., 2020). Ballard and Borden (2020) posited that military spouses have high levels of education and training, yet military spouses often find it difficult to find and maintain employment given the demands of military life (Lim & Schulker, 2010; Shiffer et al., 2017). Despite the numerous programs launched, and millions of dollars invested by the Department of Defense (DoD) and the U.S. Chamber of Commerce aimed at military spouses to obtain post-secondary education and entry level employment; military spouses with advanced degrees, often find themselves ineligible to benefit from these initiatives that do not satisfy their career development and salary requirements (Abdelaal, 2022; Chrisinger, 2020; Williams et al., 2020).

### ***Unemployment***

Abdelaal (2022) and Chrisinger (2020) highlighted that the military spouse unemployment rate of 25% has remained unchanged close to two decades to date. Disque (2016) pointed the exact time reference as during the time military operations (i.e., Operation Iraqi Freedom (OIF), Operation Enduring Freedom, etc) started to increase due to the aftermath of the September 11, 2001, attacks on U.S. soil. Abdelaal (2022) concurred that the even with the extensive advocacy, resources and work dedicated to military spouse employment, the military spouse unemployment rate of 25% has remained statistically unchanged. The main reasoning behind this lack of change may be the unavailability of quality data, “Without a formal and comprehensive baseline data set to determine possible points of intervention, or performance reviews to measure against clearly defined program goals, we must rely on the broad data points that are collected” (Abdelaal, 2022, p.6).

Moreover, unemployment is a widespread issue for military spouses during peace time even more during war time due to tied migration, relocation, and indefinite time with an employer or an organization (Hernandez & Belding, 2019). Tied migration is defined by Hernandez and Belding (2019) when one person follows another for employment reasons, one spouse may have a career and financial gain while the other will more likely incur job losses, unemployment, or underemployment. Employers hesitate to hire military spouses because of the perception that they do not stay in one place for long, an impending move due to military orders by their servicemember spouse is always in the horizon (Drummet et al., 2003).

### ***Underemployment***

Underemployment is defined as an occurrence when workers are classified as inadequately employed, underutilized, underpaid, overeducated or overskilled, and overqualified or as having low skill utilization or reemployment quality for jobs (McKee-Ryan & Harvey, 2011). Notably, the higher the level of a military spouse's educational attainment, the greater tendency to be economically impacted by being underemployed (DaLomba, et al., 2020; Kearney, 2021; Lim & Schulker, 2010). DaLomba et al. (2020) emphasized that 63% of military spouses with advanced degrees experience less labor participation or employment difficulties than those with high school diplomas, associates, or bachelor's degrees in all career fields.

Advanced degrees encompass terminal degrees in the doctorate level in medicine, veterinary medicine, dentistry and related fields, as well as completion of a master's degree as a minimum (Agbisit, 2019). The military spouse population has been surveyed by the 2018 Blue Star Family Survey (2018, as cited by Williams et al., 2020) to check their employment status, and found that 70% of military spouses who completed a postgraduate degree (from an undergraduate degree to a doctorate) experienced longer periods of unemployment. Hiring Our

Heroes (2017) reported that 10% of military spouses have advanced degrees.

An increasing body of evidence identifies frequent and/or unpredictable relocations, physical distance of assignments from home brought by deployments, and the *military comes first* culture inherent to the military lifestyle (Vuga & Juvan, 2013), as having detrimental effects on the military spouses' ability to find employment within their chosen career fields, earn wages that match their skills, and maintain long-term career progression (Abdelaal, 2022; Ballard & Borden, 2020; Chrisinger, 2019, 2020, 2021; DaLomba et al., 2020; Hiring our Heroes, 2020; Huffman et al., 2019; Posard et al., 2021; Williams et al., 2020). The military spouse subpopulation that is greatly impacted by the active duty military lifestyle but receive minimal attention are the military spouses who possess advanced degrees (DaLomba et al., 2020). To date, there is no existing peer-reviewed article that pulled together statistical figures examining closely the employability and labor force participation of female military spouses with advanced degrees (Heredia & Fusch, 2020).

### ***Programs Supporting Military Spouse Employment***

A valuable question presented by Abdelaal (2022) is, "Do military spouses lack access to resources and programs?" (p. 5). The answer is no, there are 45 federal programs administered across 11 agencies which include (along with the number of programs made available to military spouses): Department of Defense (DOD) with 4, Department of Veterans Affairs (VA) with 7, Small Business Administration (SBA) with 4, Department of Homeland Security with 3, and other agencies with at least 1 (i.e. Departments of Agriculture, Education, Energy, Health and Human Services, Labor, State, and Office of Personnel Management) that provide career assistance to military families (Abdelaal, 2022). The Department of Defense (DoD), alongside the U.S. Chamber of Commerce have tried to mitigate some of the educational and career

barriers that military spouses face through the development of policy and programming (DaLomba et al., 2020).

An example of a DoD policy is Directive 1400.33, which states that the military cannot impede a military spouse's employment or educational attainment. Directive 1400.33 also states that a military spouse's career or educational status should not influence the career progression or assignments of servicemembers (United States Department of Defense, 1988 as cited by Ott et al., 2008). The DoD has also created programming geared towards spouse educational and career advancement, such as the Military Spouse Career Advancement Accounts (MyCAA), which provides up to \$4,000 in non-taxable scholarship funds for eligible military spouses for licensure, certification, and associate degree programs in any career field (Agbisit, 2019; Chrisinger et al., 2021, Disque, 2016;). Also, the "Spouse Education and Career Opportunities Program (SECO), provides a range of education and employment initiatives to reduce (1) unemployment and underemployment and (2) wage gaps between military spouses and their civilian peers" (Chrisinger et al., 2021, p.8). On the other hand, the U.S. Chamber of Commerce has employment programming for veterans and military spouses through the Hiring Our Heroes program that delivers employment readiness, small business preparation workshops career related information awareness, professional networking, and one-on-one career coaching service (Hiring Our Heroes, 2017, 2020).

### **Creating New Employment Opportunities through Entrepreneurship**

The military lifestyle imposes unique challenges for military spouses pertaining to their education and careers (Agbisit, 2019; Chrisinger et al., 2019, 2021; Williams et al., 2020). To help alleviate these workforce development challenges, military spouses are encouraged by the Department of Defense (DoD) to pursue portable career paths in education, healthcare, financial

services, information technology, real estate, and vocational or technical careers (Department of Defense, 2009 as cited by Ott et al., 2008). But what are portable careers or career portability?

Chrisinger (2019) summarized career portability in the context of military spouses as, “military spouses are able to work—regardless of where the military stations their servicemember— they and their families will no doubt benefit from the emotional and financial benefits intrinsic with consistent and meaningful employment” (p.6). Significantly, Williams et al. (2020) made an impactful statement stating that lowering the unemployment rate of military spouses by connecting military spouses to civilian employment or education opportunities does not suffice (because job availability is more concentrated in select areas in the country such as Washington DC or the Pacific Northwest). What will make a more sustainable solution is emphasizing on policies that could create job mobility and portability through creation of new opportunities focused on entrepreneurship, career transitions, professional network development, continuing education, and reskilling (Williams et al., 2020).

Military spouses are starting small businesses as their attempt to overcome underemployment and achieve financial stability by (Bradbard et al., 2014; Heredia & Fusch, 2020). Chrisinger (2020) confirmed that in recent years, a growing number of military spouses are taking initiative in solving their own employment issues and leveraging technological advances to pivot from traditional employment to operating their own business or engaging in contract work. Military spouses opt to pursue entrepreneurship because it provides them with income, flexibility, and a portable career that moves with them during each relocation (Military Spouse Chamber of Commerce, 2021).

In taking an in-depth look at entrepreneurship of female military spouses, the best alignment is to investigate the domain of female or women’s entrepreneurship. In support of this

lens, the main theoretical framework for this narrative inquiry is feminist epistemology (Hirudayaraj & Shields, 2019).

### **Opportunities for Female Military Spouse Entrepreneurship**

According to Henry et al. (2016), female entrepreneurship is a growing global phenomenon which is attracting considerable research attention during the last few decades. Most women start their own business because ownership offers autonomy, flexibility, an opportunity to earn a higher income, or increase their work, personal, and family life balance (Agarwal & Ulenka, 2015). Women often consider family as the primary motivation for starting a business (Allen & Curington, 2014). Being a business owner gives women the opportunity to remain active in the work force and to take care of their family (Hilbrecht & Lero, 2014). Female-owned businesses are the fastest growing populations in the world, and they are making significant contributions to the world economies (Ahmad & Afida Mastura, 2015).

As discussed above under the area, *Creating New Employment Opportunities through Entrepreneurship*, military spouses are starting small businesses as their attempt to overcome underemployment and achieve financial stability (Bradbard et al., 2014; Heredia & Fusch, 2020). Chrisinger (2020) confirmed that in recent years, there is a growing number of military spouses that are taking initiative in solving their own employment issues and have begun leveraging technological advances to pivot from traditional employment to operating their own business or engaging in contract work. Military spouses opt to pursue entrepreneurship because it provides them with income, flexibility, and a portable career that moves with them during each relocation (Military Spouse Chamber of Commerce, 2021). Moreover, the Military Spouse Entrepreneur Task Force (2020) indicated their survey showed 87% of military spouse entrepreneurs receive an income through their business. In terms of income received, 50% of military spouse

entrepreneurs reported that they are earning six figure incomes (Military Spouse Chamber Commerce, 2021).

In terms of entrepreneurial support from the U.S. government that are mentioned in reports and related articles, Hiring our Heroes and Boots to Business launched by the Small Business Administration (SBA) and the U.S. Chamber of Commerce in support military spouses gain higher education, employment, and setting up a small businesses (Chrisinger, 2020, 2021; Hiring Our Heroes, 2017, 2020). An important observation from the review of literature for this narrative inquiry was the discovery that there is no single platform or internet resource, or even a peer- reviewed article listing down in one, organized platform the various available programs and nonprofit organizations supporting exclusively for military spouse entrepreneurship. However, because of my military affiliation and being an entrepreneur myself, I was able to identify the following nonprofit organizations created by military spouses focused on military spouse entrepreneurship through the various Facebook groups (membership is restricted to military spouses) that I am a member of:

- Military Spouse Chamber of Commerce (2021), a nonprofit organization founded and spearheaded by two military spouses, publicized that as of their second Board of Directors meeting, they have reached 399 new military spouses businesses added to their membership roster.
- Association of Military Spouse Entrepreneurs (AMSE) (2022), founded in 2019 by Moni Jefferson, a military spouse, has a vision to create a global resource database for military spouses to connect, learn, and empower themselves with the tools needed to become successful entrepreneurs.

- Rosie Network (2022) founded and currently serving the Chief Executive Officer (CEO), Stephanie Brown, a Navy spouse and prior military child. The mission for the Rosie Network is to build stronger military families by developing entrepreneurial programs and support services to realize the American Dream of small ownership, increase financial stability, and self-sufficiency of those who have served our country.

### **Challenges to Female Military Spouse Entrepreneurship**

In reviewing the challenges female military spouse entrepreneurs encounter, it is noteworthy to align these challenges with the barriers of women business owners from other societies. One of which is the patriarchal nature and masculine cultures of most societies seem to suppress women entrepreneurs, as exemplified by women business owners in Germany who indicated that they have experienced sexism, prejudice, and due to familial responsibilities (motherhood) more often lose credibility and respect from clients (Braches & Elliott, 2016). Yazdanfar and Abbasian (2013) added that from their study of 2,814 small businesses in southeast Sweden, it showed that gender is a barrier to external finances and women primarily borrow capital from family and friends whereas men rely more on bank loans.

Three primary challenges facing female entrepreneurs based on peer-reviewed journal articles were identified. First, women frequently underestimate how owning a business will interfere with their family and the family may hamper the growth or the success of the company (Brush & Cooper, 2012). Second, being a business owner gives women the opportunity to remain active in the work force and to take care of their family (Hilbrecht & Lero, 2014). Last, McGowan et al. (2012) indicated women business owners' need to balance the roles of partner, mother, career, and business ownership equally to operate a successful business.

## **Entrepreneurial Competencies**

Ventrone et al. (2020) advised to look at two areas to consider that may be useful (for female military spouses) before making a strategic move to start a business, these were: self-confidence and risk tolerance. In addition, Spencer et al. (2019) urged women to take on the tough and unpredictable alternative career options like entrepreneurship because it could build competencies of courage, risk taking, resilience, and ability to manage ambiguity, all of which are highly sought after by employers in the workforce.

Mitchelmore and Rowley (2013) identified entrepreneurial competencies from female entrepreneurs into four main clusters: (1) personal and relationship competencies, (2) business and management competencies, (3) entrepreneurial competencies, and (4) human relations competencies. A slightly different but complementary view but will be a good tandem with is Slettli's (2019) study on developing entrepreneurial thinking and mindset for transformational entrepreneurship using the adult learning model, Transformative Learning Circles (TLC). According to Slettli (2019), transformational entrepreneurial mindsets exist in a dynamic, iterative loop where learning takes place through knowledge sharing and interaction with a group. This narrative inquiry is pivotal in making meaning and establishing relationships of concepts derived from the narratives of the lived experiences of female active duty military spouse entrepreneurs.

### **Summary**

While the literature was visibly lacking in specific resources that discuss female active duty military spouses with advanced degrees and female military spouse entrepreneurs, these two variables were observed as separate topics emerging in dissertations. Albeit other sources of literature are not yet covering these topics as of this writing, these observations only

strengthened that there were existing gaps in the literature in researching about female active duty military spouse entrepreneurs. The literature review presented in this chapter provided information from a variety of sources including peer-reviewed, scholarly journal articles, books, dissertations, published reports, and white papers from both public and private organizations advocating the best interests of military spouses. The majority of the resources in this review were published within the last 10 years to maintain accuracy and relevance. The sources included in this literature review provided demographic information about military spouses and described the critical areas of unemployment and underemployment among military spouses which are influential factors for female active duty military spouses to increase awareness and understanding of seeking new opportunities of employment to lessen the impact of underemployment, particularly entrepreneurship.

The strength of this literature review lies in the diversity of sources presented and in the holistic approach in explaining about the military lifestyle as it affects female active duty military spouse entrepreneurs with advanced degrees, specifically the identification of the economic and emotional impact of underemployment among female active duty military spouse entrepreneurs with advanced degrees. The comprehensive discussion of the related theoretical underpinnings of this narrative inquiry in understanding the lived experiences of military spouses provided a greater depth of understanding of this population. More importantly, the literature highlights the significance of this study by establishing the need to reduce the high unemployment rate of military spouses by providing support to military spouses who are facing difficulty in finding employment, that provides equitable pay for their educational attainment and skills. Furthermore, this literature review has demonstrated a need to increase the awareness of military spouses about the opportunities in entrepreneurship while navigating the military

lifestyle.

### CHAPTER THREE: METHODOLOGY

This chapter provides the details of the methodology that were used for this study, which encompassed the use of narrative inquiry as the main qualitative research approach. This chapter presents the rationale in using the narratives or stories of female active duty military spouses as data, and the process of data collection and analysis that will lay the foundations for the next chapter, Chapter Four: Results. In this narrative inquiry, the main problem of the study points to the marginalization of female military spouses inferred from the employment stressors originating from the military lifestyle (characterized by relocations, deployments, and *military comes first* culture) they experience (Abdelaal, 2022; Chrisinger, 2020, 2021; Council of Economic Advisers (CEA), 2018; Hiring Our Heroes, 2020; Williams et al., 2020). The story of military life as experienced by each of the female active duty military spouse entrepreneur was shared through telling their stories. The stories shared by the female active duty military spouses lead to the type of research approach which explored the entrepreneurial experiences of female active duty military spouses in lowering the rate of unemployment among military spouses.

The purpose of this narrative inquiry was to explore the entrepreneurial experiences of female military spouses with advanced degrees. This study documented how these experiences attempted to mitigate the impact of underemployment while their servicemember spouse was still on active duty. This narrative research examined three main research questions:

Research Question 1: How do female active duty military spouse entrepreneurs with advanced degrees describe their journey to entrepreneurship?

Research Question 2: How do female active duty military spouse entrepreneurs with advanced degrees perceive available funding programs and educational services to support growth and development of their entrepreneurship?

Research Question 3: How do female active duty military spouse entrepreneurs with advanced degrees describe professional transformations that may have stemmed from their entrepreneurship?

A qualitative research design was deemed appropriate for this undertaking as it tends to use interpretive research methods to understand individuals, groups, and phenomena that highlight how people interpret themselves, their experiences, and their external social environment (Ravitch & Carl, 2021). Hays and Singh (2012) add that in qualitative research, the study participants act as co-researchers during data gathering and analysis. Further, a narrative inquiry uses stories as data, and offers a way of understanding an experience or a storied phenomenon (Bloomberg & Volpe, 2019; Clandinin, 2016). Creswell (2015) emphasizes that “narrative research designs are qualitative procedures in which researchers describe the lives of the individuals, collect and tell stories about these individuals’ lives and write narratives about their experiences” (p.21).

This narrative inquiry used feminist epistemology (Hirudayaraj & Shields, 2019) as the main theoretical framework to explore how female active duty military spouse entrepreneurs were able to overcome the indirect oppression through militarization and stereotypes that challenges employment of this population; and gave voice to help reveal the identities of female military spouses with advanced degrees for who they are, and not just according to what their spouses do for a living. Focus was also extended in using transformational entrepreneurship (Slettli, 2019) as a lens in providing deeper understanding of the professional transformations of female active duty military spouses with advanced degrees derived from their entrepreneurship. Through the feminist epistemology approach, this qualitative research aimed to value the unique stories of the female active duty military spouses with advanced degrees who are married to male

servicemembers, and allowed the exploration of how the military lifestyle presents labor force participation challenges, particularly longer periods of unemployment compared to military spouses whose educational attainment ranges from a high school diploma to a bachelor's degree (Abdelaal, 2022; Chrisinger, 2019, 2020, 2021), and in the form of earning wages that match their education and skills (Abdelaal, 2022; Posard et al., 2021) Feminist epistemology focuses on issues women often face in contemporary society and calls for social change resulting from existing power difference between men and women (Hirudayaraj & Shields, 2019).

Transformative entrepreneurship was used as a lens in designing this narrative inquiry to examine the professional transformations that may be derived from the entrepreneurial experiences of female active duty military spouses with advanced degrees. Particularly, entrepreneurship was looked at as a means of overcoming the effects of active duty military life on their labor force participation or employability. Through transformational entrepreneurship, the individual narratives gathered became the collective experiences of female military spouses with advanced degrees and their ability to overcome underemployment through meaningful entrepreneurial endeavors.

### **Site Information, Demographics/Setting**

The setting for this qualitative narrative inquiry varied based on the chosen participants. This study focused on the entrepreneurial experiences of female active duty military spouses and did not depend on any military installation or specific site. The semi structured interviews were conducted virtually and outside a military location. Therefore, military approval was not required (Black, 2015; Disque, 2016).

Study participants were recruited globally through Facebook groups that were created as a private forum for military spouses, these were: Military Spouses with Advanced Degrees,

Military Spouse PhD Group, Military Spouse Chamber of Commerce, Career Military Spouses, Military Spouse Professional Networking, and Virtual Hiring Our Heroes (HOH) Military Spouse Group. Membership from the previously listed social media groups required vetting of military spouse status by the Facebook group administrators. In addition, I notified the group administrators responsible for the membership vetting and community management of the Facebook groups about my research prior to posting the Recruitment Flyer (Appendix A) inside the group pages. This way, the administrators were made aware of the study and the recruitment post was not removed. As the Principal Investigator (PI) and researcher, I conducted the semi structured interviews that lasted between 45 and 60 minutes through Zoom. Zoom as a videoconferencing platform assisted in overcoming the barrier of physical location with a geographically dispersed military duty stations around the world.

### **Participants/Sampling Method**

The participants for my study were chosen through purposeful sampling which Maxwell (2013) refers to as “purposeful selection” (p.97); defined as the strategy of selecting individuals deliberately “to provide information that is particularly relevant to your questions and goals” (Maxwell, 2013, p.97). Study participants self- identified and met the following criteria:

- 1) Each was a female military spouse married to a male active duty servicemember in the Army, Air Force, Navy, Marines, or Coast Guard.
- 2) Each was an entrepreneur who owned and operated a small business delivering product-based, service-based, or franchise-type business model; and manage between 1-1,500 employees making less than \$40 million in revenue each year.

- 3) Each earned her advanced degree before becoming an entrepreneur. Advanced degrees include completed postgraduate degrees in the master's level or higher such as a doctorate degree in all career fields.

The three criteria above served as the primary parameters highlighting the core dimensions of my narrative inquiry. It is essential to note that the participants self-identified as meeting the criteria and volunteered to be part of the study. The female active duty military spouse with an advanced degree has unique obstacles in attaining employment that provides a compensation aligned with her knowledge, skills, and abilities, and/or prolonged periods of unemployment due to the inherent characteristics of the military lifestyle (Abdelaal, 2022; Chrisinger, 2020, 2021; Council of Economic Advisers (CEA), 2018; Hiring Our Heroes, 2020; Williams et al., 2020).

Williams et al. (2020) through the Deloitte Center of Government Insights advocated that to help military spouses solve the issue of unemployment and underemployment, the U.S. military should not rely to a one-size-fits-all problem-solving strategy. Tailoring to specific areas and to the people that needs the assistance need to be objective, an example is to create new opportunities in all areas of employment, to include entrepreneurship, career transitions, professional network development, continuing education and reskilling (Williams et al., 2020). Military spouses are trying to overcome underemployment to achieve financial stability by starting small businesses (Bradbard et al., 2014; Heredia & Fusch, 2020). While growing and developing an entrepreneurial venture also present challenges because of the military lifestyle (Chrisinger, 2020; Heredia & Fusch, 2020). Emerging research indicates that there is a growing movement among military spouses adapting small business ownership and self-employment in the form of freelancing as alternative forms of employment to attain career portability

(Chrisinger, 2019, 2020; Heredia & Fusch, 2020).

Creswell (2015) identified that in narrative research, the researcher can “focus on the experiences of one or more individuals” (p.509) for the study. On the contrary, Creswell and Poth (2018) advised to study the stories of one or two individuals in gathering data for narrative research. A related qualitative narrative study conducted by Disque (2016) on senior enlisted military wives seeking higher education through distance learning gathered five participants. Similarly, Park (2017) had five study participants for her narrative research on East Asian English Teachers. For this study, I followed the lead by Disque (2016) and Park (2017) to have five participants that met the required three criteria as outlined above to serve as participants for this qualitative study.

### **Instrumentation and Data Collection**

A qualitative research design was deemed appropriate for this study as it utilizes interpretive research methods, to better understand the marginalized, female active duty military spouse entrepreneurs and their unique entrepreneurial experiences (phenomena) and the employment stressors that go with it. Creswell (2015) emphasized that “narrative research designs are qualitative procedures in which researchers describe the lives of the individuals, collect and tell stories about these individuals’ lives and write narratives about their experiences” (p. 21). By telling the stories of female active duty military spouse entrepreneurs with advanced degrees in limiting the impact of underemployment and making meaning of their entrepreneurial experiences, this follows the guiding elements of a qualitative narrative inquiry.

After the approval of the Institutional Review Board (IRB) with the research application and recruitment flyer, the IRB approved recruitment flyer (Appendix A) was shared with the previously identified Facebook groups that were designed for military spouses as indicated in the

Site Information and Demographics /Setting section of this study. The recruitment of the study participants remained open for four weeks. The recruitment flyer was posted weekly for four weeks until the five participants had been reached. When the number of participants was reached, posting of the recruitment flyer was stopped.

Military spouses who self- identified as meeting the criteria and were interested in participating were asked to send me an email at my University of New England (UNE) password-protected email address. Interested parties were sent an email within 24 hours of their response (Appendix C Introduction E-mail to Participants). The e-mail instructed the participants to read and understand the UNE Participant Information Sheet (Appendix B) which included: an overview of the study, purpose of the study, expectations from study participants, possible risks and discomforts from being involved in this study, the benefits of participating in the study, keep privacy and confidentiality during and after the study, and the contact information for any questions they have. Participants also received the Participant Screening Questionnaire (Appendix D), which comprised of questions about demographics, educational level completed, timeline of the participant's entrepreneurial journey and other important factors that encompassed the active duty female military spouses' entrepreneurship experience (phenomenon). Lastly, the participants provided their availability for the one-on-one Zoom interview by indicating three dates and times that worked on their schedule as an e-mail response along with the completed Participant Screening Questionnaire (Appendix D).

The participants were instructed to communicate through e-mail for any questions or concerns during the research process, and to return the Participant Screening Questionnaire (Appendix D) along with their availability for the Zoom interview within five days after receiving the Introduction E-mail to Participants (Appendix C). I utilized a master list of

participants with identifiable information during the recruitment process, this included the name of the participant and their email. The identifiable information on the master list was destroyed after the restored narratives had been member checked by the participants.

Upon return of the screening questionnaire and the possible interview dates, I then scheduled a Zoom interview to discuss each of the participants' entrepreneurial experience (between 45-60 minutes with each of the participants) by sending each participant a calendar invite on Microsoft Outlook calendar with the details of Zoom call for the one-on-one interview. Participants were chosen through purposeful sampling (Merriam & Tisdell, 2016) to collect data via semi structured interviews utilizing the Interview Protocol (Appendix E). Interviews were scheduled based on the availability of the participants and conducted within two weeks from the date that the participants submitted the completed Participant Screening Questionnaire (Appendix D) and interview schedule back to me. Participants were notified in the UNE Participant Information Sheet (Appendix B) prior to the actual Zoom meeting that the interview would be recorded for transcription purposes.

Participants were sent a password-protected Zoom link for the interview where they could participate in any location that the interviewee deemed private and comfortable. Participants were given the option to not turn on their cameras during the Zoom interview. Because this study was classified as exempt project, only verbal consent was needed from the participants pertaining to the Participant Information Sheet (Appendix C). Before the start of the interview, I confirmed that participants had received a copy and invited them to ask if they had any questions regarding the Participant Information Sheet (Appendix C).

Participants were reminded that the interview would be recorded via Zoom and transcribed through Zoom as well. At the start of the interview, I reviewed the purpose of the

study and asked the participant if there were any questions at this point. If none, I proceeded to ask the question about how they got started with their entrepreneurial journey. I had prompts ready from the Interview Protocol (Appendix E) to facilitate the conversation and create engagement. Interview prompts instead of structured interview questions were used following the principles of a qualitative research using a semi structured interview format in delivering open ended questions, and highlighting the importance of the central phenomenon of the study (entrepreneurial experiences of female military spouses with advanced degrees) as told by participants (Creswell, 2013). To ensure the privacy and confidentiality of participants, I took precautionary steps while working with participants as prescribed from the University of New England's (UNE) Institutional Review Board's (IRB) Application for Exempt Research Projects. Interview transcripts were stored in a password-protected file on a password-protected laptop accessible only to me.

Once the Zoom interviews of the five participants' individual entrepreneurship stories were completed and transcribed, I retold the stories in my own words. When writing these narratives, I ensured that any identifying information was de-identified to protect the participants and minimize potential harm (Creswell & Poth, 2018). To ensure that I was able to accurately capture the details of the individual stories, I requested that each participant read and review their narratives.

Each participant was emailed her narrative, and participants were asked to validate their narrative as retold by me. The process where the participants reviewed their individual narratives is referred to as member-check (Merriam & Tisdell, 2016). Each participant was given five days to review her narrative and provide revisions as needed.

If there was no communication from the participants during the five days given to provide

adjustments, the narratives were considered as accurate. Lastly, in ensuring accuracy and credibility, the method of triangulation for this study was used between the data sources (questionnaire and interviews), and participants (member checks) to confirm the findings through multiple perspectives (Maxwell, 2013; Merriam & Tisdell, 2016). All recorded interviews were destroyed after the narratives had been verified for accuracy by the participants. Once all the five interviews were complete and narratives verified, coding and identifying common themes occurred thereafter.

### **Data Analysis**

A narrative inquiry may be undertaken when there are participants willing to share their stories and the researcher has the interest to report their stories (Creswell, 2015). Further, Creswell (2015) believed that in conducting narrative studies the researcher and the participant develop a bond; more importantly, the sharing of stories by the participants “make the participants feel that their stories are important and that they are heard” (p.504). This qualitative narrative inquiry allowed the researcher to retell the stories of the participants.

The retelling of stories, referred to as restorying, is described by Creswell (2015) where the researcher collects the stories from the participants, analyzes these stories for time, place, plot, and scene, and then rewrites the story in a chronological sequence. I used the data collected from the questionnaire and interviews to craft each participant’s story in my own words. Consequently, I collaborated with the study participants to enact respondent validation or members checks to validate the accuracy of each narrative (Maxwell, 2013; Merriam & Tisdell, 2016). Finally, to develop a narrative inquiry that is both accurate and credible, the triangulation method was used between the two data sources (questionnaire and interviews), and participants (member checks) to confirm the findings through multiple perspectives (Maxwell, 2013;

Merriam & Tisdell, 2016).

I then conducted a coding analysis, an *interpretive act* (Saldaña, 2021) to explore the various themes, categories, and codes that emerged from the data I gathered based on the narratives of entrepreneurial experiences of the participants (female military spouses with advanced degrees). Coding according to Saldaña (2021) is “a word or short phrase that symbolically assigns a summative, salient, essence-capturing, and/or evocative language attribute for a portion of language-based visual data” (p.5). Once coding was complete, I moved forward to thematic analysis to analyze; and identified themes within data creating categories and coding scheme based on patterns, similarities, and notable exceptions in the data (Hernandez & Belding, 2019).

### **Limitations, Delimitations, and Ethical Issues**

Limitations to qualitative studies, particularly for narrative inquiries include providing a process for understanding and meaning rather than leading to conclusions and certainty (Bloomberg & Volpe, 2019). In this qualitative narrative inquiry, I explored the entrepreneurial experiences of female active duty military spouses and documented the career transformations gained from their entrepreneurship. The professional transformations earned from entrepreneurship could be used as means of understanding possible strategies in mitigating the impact of underemployment within the active duty military spouse population.

Purposeful sampling served as the primary method in selecting the sample, particularly convenience sampling, where the selected sample represented by the group of individuals that can best inform the study (Creswell & Poth, 2018), were chosen for volunteering to participate in the study (Merriam & Tisdell, 2016). Delimitations to qualitative studies specifically for narrative research involve the researcher’s own epistemological views of the study. Significantly,

this narrative inquiry used the feminist epistemology as the main theoretical framework (Hirudayaraj & Shields, 2019).

Because of the fact that military spouses are a predominantly female population adds a gender-based dimension toward the labor force participation of female military spouses (Department of Defense, 2016). Moreover, the main problem of the study highlighted the stressors and challenges brought upon by the military lifestyle (Hernandez & Belding, 2019; Mehta, 2019). Thus, the female active duty military spouse population who are married to male servicemembers, was the main source for my study participants.

There are also male active duty military spouses in the community who may share similar experiences, but they are excluded from this research. The same with female military spouses married to female servicemembers, military spouses married to veterans, and military spouses who completed undergraduate degrees up to a bachelor's level that were not included in the study. Lastly, the possibility of bias may also exist coming from the participants, they may respond because they are assuming that it is what I wanted to hear. Additionally, it is important to note that the results from this narrative inquiry should not be used to generalize other populations (Clandinin & Connelly, 1990).

In making sure that ethical issues were addressed, this narrative inquiry used the University of New England's (UNE) Participant Information Sheet (Appendix B) to provide: (a) the explanation of procedures, (b) description of risks reasonably to be expected in participating in the study, (c) a description of benefits reasonably to be expected as a participant in the study, (d) an offer of inquiry or clarification regarding the procedures involved in the study, and (e) an instruction that participants are free to withdraw from the study at any time during the research process. The UNE Participant Information Sheet (Appendix B) was provided to each of the

participants before the semi structured interview was scheduled and conducted. Each participant was asked to review the UNE Participant Information Sheet (Appendix B) and provided the opportunity to ask questions.

All participants verbally acknowledged that they were willing to be recorded and voluntarily participated in this study before the actual interview was conducted. Participants' confidentiality was safeguarded throughout the duration of the study. Names and any other identifying information were replaced by pseudonyms; this procedure was applied to the questionnaire, transcripts, and narratives.

Names, emails, returned forms, and information were stored in password protected files on my password-protected personal computer, accessible only by me. Also, at any time during the study, participants were able to ask questions and withdraw from the study. If a participant chose to withdraw from the project, any data collected was deleted and not used in the project.

### **Trustworthiness**

The trustworthiness and validity of qualitative research relies on what the researcher sees and hears from the study based on observations and interviews, respectively (Meriam & Tisdell, 2016). Creswell (2015) clarified that in data collection and analysis, there is a great need to ensure that “findings and interpretations are accurate” (p.258). To manage bias and strengthen the rigor of this narrative inquiry, the works of Creswell (2015), Hays and Singh (2012), and Ravitch and Carl (2021) suggested utilizing four main verification procedures, these were: credibility, transferability dependability, and confirmability.

### **Credibility**

The first criteria for trustworthiness is credibility (Agbisit, 2019; Hays & Singh, 2012). Creswell (2015) refers to credibility as “the qualitative counterpart to internal validity” (p.258).

According to Ravitch and Carl (2021), the credibility of the study is “directly related to the research design and the researcher’s instrument’s data” (p.168). Credibility also means capturing the actual essence of the phenomenon based on the study participants’ perspectives (Lincoln & Guba, 1985).

As an essential part of my procedure to implement validity strategies, I employed “participant validation” (Ravitch & Carl, 2021, p.168). I collaborated with the study participants to validate the accuracy of each narrative, and the participants reviewed the final story for accuracy. Moreover, Maxwell (2013) explained that participant validation, also called respondent validation or member checks, is an important strategy in ensuring the accuracy of the transcripts. Member checks are also used to avoid misinterpretation or misunderstanding of the participants’ stories and perspective in retelling the narratives, by asking for feedback from the study participants about the data and conclusion (Creswell, 2015; Maxwell, 2013). For the purpose of this study, member checks were conducted on the narratives of the study participants to ensure accuracy of the final story of each of the participants.

### **Transferability**

Transferability is the external validity of a study, it establishes the context and identifies the details of the procedures used in the study (Creswell, 2015). Ravitch and Carl (2021) explained transferability as “the way in which qualitative studies can be applicable, or transferable, to broader contexts while still maintaining their context-specific richness” (p.168). Transferability also means the accurate depiction of a phenomenon, the participants of the study, and the context with detail that the readers can identify which information is useful to a given sample population, or a particular setting in each context (Agbisit, 2019; Hays & Singh, 2012; Marshall & Rossman, 1995).

There are two ways to achieve transferability, these are: thick description and triangulation (Hays & Singh, 2012). For this narrative inquiry, I employed triangulation as the method for transferability. Triangulation means that the researcher will find multiple sources of evidence to support the emerging findings from the study participants (Creswell, 2015; Hays & Singh, 2012; Merriam & Tisdell, 2016). To develop an accurate and credible narrative inquiry, triangulation was used between the data sources (screening questionnaire and semi structured interviews), and participants (member checks) to confirm the findings through multiple perspectives (Maxwell, 2013; Merriam & Tisdell, 2016). In this chapter, the details of how the study was conducted and analyzed were thoroughly outlined, the forms and questionnaires provided to the participants were explained, as well as listing down the strategies to use in ensuring the accuracy of the final narratives. This way, other qualitative researchers could follow the procedures and apply the study of the central phenomenon in a different context.

### **Dependability**

Dependability refers to the consistency of findings and the ability to repeat a study using the detailed description of the procedures (Creswell, 2015; Lincoln & Guba, 1985). According to Creswell (2015), the strategies for dependability are achieved through triangulation, member checking, and auditing. Further, the practice of reflexivity through journaling incorporated throughout the research process is an auditing approach that enables self-examination of the researchers to acknowledge their own values, assumptions, prejudice, and assumptions (Whiting, 2008). For this narrative inquiry, as explained above, I used triangulation, journaling, and member checking to support the dependability of this study.

### **Confirmability**

Confirmability refers to both the themes and emergent findings of the study that come

from the participants' voices (interviews) and supported by other data sources (Lincoln & Guba, 1985). One way to establish confirmability is to ensure researcher bias is managed well by seeking confirmable data, acknowledging that the qualitative researcher do not claim objectivity, and exploring "the ways that our biases and prejudices map onto our interpretations of data and to mediate those to the fullest extent possible through structured reflexivity processes" (Ravitch & Carl, 2021, p.171). I acknowledged that I am a military spouse entrepreneur of an active duty U.S. Navy personnel with earned advanced degrees, and member of the Facebook groups dedicated for military spouses where recruitment flyers were posted.

It is possible that I may have had professional or personal interactions with the study participants up to a minor extent because of my affiliation and engagement through my membership in the military spouse Facebook groups utilized for the study. The review of the literature in Chapter Two provided information from military spouses across the various armed services. I made every effort to remove any preconceived notions or bias to allow the participants to tell their individual stories fully by practicing a reflexive approach specifically journaling through every stage of the research process to demonstrate auditability of the study (Whiting, 2008).

To ensure that their stories were accurately presented, the participants validated their own narratives using member checks, respondent validation, or participant validation as previously defined above. Strategies to achieve confirmability are triangulation, researcher reflexivity processes, and external audits (Ravitch & Carl, 2021). This narrative inquiry used both triangulation and researcher reflexivity processes for confirmability.

## Summary

This narrative inquiry offered a framework for the exploration of the entrepreneurial experiences of female active duty military spouses with advanced degrees. The goal of this chapter was to outline the methodology implemented to answer the three research questions presented for this narrative inquiry. A discussion of the site/setting, study participants, procedure, and data collection outlined the specifics of how the narrative research was conducted. This narrative inquiry used semi structured interviews to explore the entrepreneurial experiences of female active duty military spouse entrepreneurs with advanced degrees in accounting for learned competencies stemming from transformative entrepreneurship, which could potentially limit the impact of unemployment and underemployment of the military spouse population. The focus of the succeeding chapter, Chapter Four, is to provide the study findings and demonstrate that the research method described here in Chapter Three was followed.

## CHAPTER FOUR: RESULTS

The purpose of this narrative inquiry was to explore the entrepreneurial experiences of female military spouses with advanced degrees. This study documented how these entrepreneurial experiences may overcome underemployment while their servicemember spouse is still on active duty. The three research questions that guided this qualitative narrative inquiry are as follows:

Research Question 1: How do female active duty military spouse entrepreneurs with advanced degrees describe their journey to entrepreneurship?

Research Question 2: How do female active duty military spouses with advanced degrees perceive available funding programs and educational services to support growth and development of their entrepreneurship?

Research Question 3: How do female active duty military spouse entrepreneurs with advanced degrees describe professional transformations that may have stemmed from their entrepreneurship?

Moving forward with the research process, I identified social media groups exclusively for military spouses as my population to recruit participants from my application to the University of New England's (UNE) Institutional Review Board (IRB). After approval by UNE's IRB to proceed with the data collection to include the recruitment flyer of study participants, I checked with the corresponding Facebook group administrators for their permission to post the recruitment flyer. The recruitment flyer was then posted in various Facebook groups vetted for military spouses as enumerated in Chapter Three. The Facebook groups were: Military Spouses with Advanced Degrees, Military Spouse PhD Group, Military Spouse Chamber of Commerce, Career Military Spouses, Military Spouse Professional

Networking, and Virtual Hiring Our Heroes (HOH) Military Spouse Group to gather interested participants.

The initial contact and verification of participant criteria occurred using the primary investigator's password protected University of New England (UNE) e-mail address after the participants expressed their interest through email as indicated in the recruitment flyers. Through purposeful sampling, specifically convenience sampling, five female military spouse entrepreneurs with advanced degrees were selected to participate in the study. Virtual interviews were conducted using Zoom videoconferencing. The semi structured interviews lasted between 45-60 minutes each and allowed each participant to provide a detailed account of her entrepreneurial experiences including how and why she got started in entrepreneurship, challenges and opportunities in entrepreneurship, programs and services supporting every stage of her entrepreneurship, and informal or formal leadership activities she undertakes or have undertaken in her community.

Interviews were transcribed through Zoom. Data analysis for this narrative inquiry included restorying and coding. The end product of restorying the participants' stories from the interviews and the responses from the Participant Screening Questionnaire (Appendix D) comprised the individual narratives. Each restoried narrative was sent to each participant for member-checking to ensure that the personal stories by the participants were accurately presented.

The participants were given five days to review their narratives and submit revisions. All of the participants were able to review their individual narratives and four of them requested minor revisions within the allotted five-day timeframe. The individual narratives were examined in depth to yield coded data. The coded data went through thematic analysis for emergent

patterns and relationships.

### **Analysis Method**

Qualitative narrative inquiry allowed to retell the stories of the study participants presented as data for this study. The retelling of stories, referred to as restorying, is described by Creswell (2015) where the researcher collects the stories from the participants, analyzes these stories for time, place, plot, and scene, and then rewrites the story in a chronological sequence. The female military spouse was given voice by telling her own personal stories: (a) on why and how her journey of entrepreneurship started, (b) the availability of support system for her so she can grow and develop her small business, and (c) professional transformations she experienced as she trekked the entrepreneurial path. Bove and Tyron (2018) posited that the act of storytelling for the female military spouse is also an opportunity to promote introspection and empowerment in gaining an insight that they are being heard and valued.

To enhance the accuracy and credibility of the data collected for this study, after the interviews were completed, transcribed, and restoried into narratives, each participant received her own narrative for member-checking (Creswell, 2015; Maxwell, 2013; Merriam & Tisdell, 2016). All identifying information was deidentified when creating the narratives and participant identities were protected using pseudonyms. Table 1 below shows each of the participant's demographic profiles including age, advanced degree completed, the business model she founded and currently managing, and her male servicemember spouse's branch of armed services.

Table 1

*Participant Demographic Information*

<b>Pseudonym</b>	<b>Age</b>	<b>Advanced Degree</b>	<b>Servicemember Spouse's Branch of Service</b>	<b>Business Model</b>
Samantha	53	Master, Public Administration	Marine Corps	Service-Based
Julia	38	Master, Education	Navy	Service-Based
Wilma	34	PhD, Biomedical Engineering	Marine Corps	Product-Based
Linda	43	PhD, Political Science	Air Force	Service-Based
Anna	37	Master, Speech Pathology	Air Force	Service-Based

**Narratives**

After transcribing the interviews from the recordings through Zoom, a qualitative data analysis was conducted including the restorying process using the interview transcripts and responses from the Participant Screening Questionnaire (Appendix D). In the restorying data analysis, the raw data was sorted and classified into three plots by combining the three main research questions of the study and the three-dimensional space approach by Clandinin and Connelly (2000). The three resulting plots reflect the recurring pattern that were captured from the raw data, these were: (1) Continuity: Journey to Entrepreneurship, to cover the why and how female military spouses with advanced degrees chose entrepreneurship and an in-depth exploration of their entrepreneurial experiences; (2) Situation: Challenges and Opportunities of Entrepreneurship, to explore the programs and services available for entrepreneurs, the benefits of entrepreneurship, as well as the accompanying difficulties; and (3) Interaction: Transformational Entrepreneurship, to identify the competencies gained from the entrepreneurial

experience. Under the Interaction: Transformational Entrepreneurship, the study participants also provided three to five tips for aspiring and current military entrepreneurs to learn from and to serve as a helpful guide. The narratives of the five study participants, namely: Samantha, Julia, Wilma, Linda, and Anna are presented as follows:

### **Samantha**

Samantha is a 53 year old female, who holds a Master's Degree in Public Administration. She owns and manages an online service-based business (digital marketing agency) since 2021. Samantha is currently a spouse to a male servicemember serving in the U.S. Marine Corps.

#### ***Continuity: Journey to Entrepreneurship***

Samantha shared her entrepreneurial journey as a military spouse with an advanced degree to include her inspirations, goals, and disappointments. She began her entrepreneurial story by stating that prior to meeting her husband, she had a good, stable career with a company that contracted projects with the Department of Defense (DOD). She continued to say, "When we got married, I had no clue that being married to an active duty servicemember could potentially impact my career in a negative way. No clue." Samantha stated that her employment situation eventually changed as she had to move to new locations frequently to support her husband's military assignments.

She explained that during her first relocation as a military spouse from Southern California to Northern California (for one year) to accompany her husband at a new military assignment, the company that she worked for nine years was unable to provide her job opportunities due to lack of vacancies at her new location in Northern California. Samantha was offered a leave of absence and the company informed Samantha that when her husband received his military orders after Northern California, the company would revisit job opportunities for her

at her new location. Samantha had been a working mom with a new baby who she had been taking to daycare. Samantha stated:

So I thought, okay, well, this isn't so bad because my daughter was still an infant. And I thought, oh, this will give me a year of not working and I can just be Mom. So, and then I'll just go back to work in a year.

After a year in Northern California, Samantha and her family undergone a military relocation or a permanent change of station (PCS) to North Carolina, she said, "I like to say this is the place where all spouse careers go to die. Because there is just nothing in Jacksonville, North Carolina career wise, there's just not a whole lot there."

Unfortunately, the DOD contract company she had been working for informed her that they could not bring her back on because they had to lay off half the people from the existing contract in North Carolina. The opportunity to continue work for that company fell through for the second time. The company had already graciously extended her leave of absence well beyond their company policy hoping that with time there would be an opportunity for Samantha to return to work. Eventually, due to lack of job openings in the company, Samantha was asked to resign. She shared her feelings after she resigned,

At that point, my daughter was a toddler and I just thought, my priorities have kind of shifted. I want to work from home, you know, to be able to be around for my daughter.

So, I started looking at opportunities to do things from home.

Samantha shared that being unemployed from 2014 to 2017, and the employment challenges of: a) not finding career continuity with the same company (she already worked with for almost 10 years prior), b) applying for other positions with no success, and c) her security clearance (a requirement in her line of work) expiring were all stacking up against her due to her decision to

accompany her husband when he received military orders. Samantha was hoping that after what was an unintentional leave of absence while waiting for a job offer within the same DOD contract company (she was previously employed by) and raising her young child; she originally hoped she could pick up her career where she left off. Later, Samantha realized that she preferred to work from home to be with her young daughter and her task was to figure out a way how she can do this successfully.

Yet another PCS came about, and this time Samantha and her family moved from North Carolina to the Washington D.C. area. Since Washington, D.C. is where the DOD contracting company Samantha had been with previously is headquartered and also where Samantha started her career with the company, she was optimistic that being back in the DC Metro area would open up lots of opportunity to return to the company or find employment with another company. However, after applying to several jobs and communicating with multiple hiring managers and company contacts about potential opportunities, Samantha could not find a job in the area. Shifting her focus to work she could do remotely rather than trying to find something locally, she finally found the opportunity to work from home by serving as an Independent Contractor (1099 or contractor status) or a freelancer for a company that hires virtual assistants.

Samantha worked for two years as a contracted, freelance virtual assistant working remotely, until the company shifted into an employee model. This shift meant that Samantha became a part-time employee (W-2) working for the company. However, she felt that the experience of working remotely as a freelancer, and supporting business owners run their ventures gave her the skills and confidence to start her own business, something she had dreamt of doing since she was a young college student.

At this point, Samantha had already realized her passion for digital marketing and

venturing on her own entrepreneurship after she started offering Pinterest marketing strategies to small businesses that could be used to attract clients for clients outside the company she worked for as a virtual assistant. Eventually she pivoted from Pinterest marketing and now offers copywriting services. She was successful in finding herself paying clients who trusted her copywriting and digital marketing skills; and the end of 2021, she finally made the decision to leave the virtual assistant company and start her own online service-based business a freelance copywriter.

***Situation: Challenges and Opportunities of Entrepreneurship***

Samantha reported that her husband does not always fully understand the details of her online service-based business, but he expresses his support to her and shares her excitement when she has a business win. In fact, Samantha expressed her dream when her husband retires,

My dream was really, and it still is, and it is to build my business to a level that if he decided he didn't even want to work at some point, he wouldn't need to because he'll have his retirement. And then, you know, I would love to have my income reach a point where working would be optional for him after the Marine Corps. I mean, I won't get there this year, but I think I could certainly get there potentially by next year.

During this part of the interview, after Samantha shared the story of her career, her entrepreneurial experiences, and the life ahead of her and her husband after military service, she reflected on the entrepreneurial challenges and opportunities she has encountered. She started off by stating that the meaning of entrepreneurship for her is freedom: freedom of income, freedom of potential work location, and freedom in her own schedule. Samantha further explained:

I get to say what my work hours are, I don't have to answer to anybody else. I just do what I need to do because I'm in charge. But more importantly, it's freedom of income

potential. I don't have somebody telling me, how much they're going to pay me. I set my own pricing, I determine that based on my own needs and if a client, if I'm not in their budget, they're not the client the right fit to work with me. I love that I can make as much money as I want to because I'm the one that dictates what my rates are.

She concluded that the opportunities that come with entrepreneurship include flexibility in work location and schedule, and possibility for unlimited income potential. Samantha noted that there were also challenges that go with online entrepreneurship which included the backend operations of running a business such as tax filings and correct tax appropriations, marketing to get more clients, as well as the feeling of being isolated and lonely.

Samantha reported that she can overcome the feeling of isolation and loneliness through her social media connections, particularly Facebook groups with fellow online business owners who provide community, camaraderie, and support to build and grow her online service-based business. Further, Samantha described her experience with programs, resources, and support from the government through her military affiliation as well as civilian groups, she reported: I think I've really found all that support and stuff in the civilian side from other online business owners. I mean, I have used, *MySECO* but not necessarily for entrepreneurial specific things. I've used them for the free *LinkedIn Premium* membership for one year, and I just got the free *Flexjobs* membership through them. But I have to say, I have not really used a lot of government or military resources for entrepreneurship. Moreover, Samantha admitted that she felt that most of the resources from the government or the military are geared towards spouses finding a job or people who want to be someone's employee.

From her personal experience she said that the resources for spouses who want to become online business owners were lacking. She indicated that she did not qualify for the My Career

Advancement Account (MyCAA) Scholarship because of her husband's rank. The MyCAA assists military spouses in pursuing licenses, certifications, or associate degrees to gain employment in certain occupations or a particular career field (Agbisit, 2019; Chrisinger et al., 2021, Disque, 2016). To be eligible to use the MyCAA, the servicemember spouse must belong to one of the following paygrades: E-1 to E5, W-1 to W-2, and O-1 to O-2 (Military One Source, 2019). Another resource available to military spouses she tried to use was the National Military Families Association's (NMFA) scholarships for business owners but her application was disapproved. Samantha stated:

I have spent a lot of money on courses to learn some of these digital marketing skills that are in demand in today's world. So, I mean that, and that was all out of pocket. I would have loved if there had been some financial support for doing courses like that.

In retrospect, Samantha noted that her advanced degree, a Master's in Public Administration was helpful particularly when the educational level and area of work (public service) were required in the job qualifications when she was looking for jobs prior to being a military spouse.

She revealed that her Master's in Public Administration degree led to her employment with the DOD contract company in Southern California. She confirmed that once she started relocating with her servicemember spouse, "I don't feel like that (advanced degree) has been necessarily a benefit of anything I've been doing since I lost my job." In the case of starting and managing her small business, her Master's degree in Public Administration neither played an important role nor contributed towards her entrepreneurial success.

***Interaction: Transformational Entrepreneurship***

Samantha also reflected on her role as an entrepreneur and her ability to find future employment, and she said that in order for her to pursue the route of working for someone else

again, the job offer must provide the freedoms she is enjoying from her entrepreneurship. She acknowledged that she felt that being an entrepreneur make her even more marketable for a corporate career because of the skills she has learned and continues to learn as a small business owner, these skills include marketing, organizational processes, communication skills, technology skills, and project management.

Moreover, Samantha, as a military spouse entrepreneur, feels that she lends entrepreneurial support to her community through mentorship. As an example, she cited her informal mentorship with her Personal Trainer at the gym who is exploring the idea of offering his personal training services outside the gym that he works for. She shared,

I just jump at being able to help him. I give him all kinds of information. I give him advice. I give him tips and I love doing that type of stuff. I tell him all the time, you know, if you ever want to just meet for coffee and you have questions. I'd be happy to meet you.

Samantha highly recommends entrepreneurship as an alternative form of employment particularly for individuals who aspire to have the freedom to control their schedule, possess career continuity, and attain unlimited income potential. In addition, she feels passionate about supporting others who may want to try the entrepreneurial route of employment.

**Tips for Aspiring Military Spouse Entrepreneurs or Current Military Spouse Entrepreneurs.** In closing the interview Samantha provided three tips for aspiring or current female military spouse entrepreneurs, these were:

1. “You’re never going to be ready. So, if you have the inclination, just take action.”

2. “Don't worry about feeling like you are not expert enough to help someone by offering a service. “You don't need to know everything about something to provide value to someone. You just need to be two steps ahead of them to serve them.”
3. “Don't be afraid to try something new and if it doesn't work or you find you don't enjoy it, don't be afraid to pivot.”

In summing up Samantha's story, one can visibly observe the effects of multiple relocations on a military spouse's career continuum. Even with an advanced degree and at least 10 years of work experience within the same company, Samantha still encountered an unemployment period because of the lack of job opportunities when her military family was relocated, the inability to find suitable employment, and an unexpected opportunity to raise a child. Samantha was able to pivot because she acknowledged the work preferences that fit her lifestyle as a mobile military spouse and a mother. She wanted the benefits of working for herself which included the ability to control her own time, work wherever she may be, and fulfill her dream of generating income that could potentially support her family when her servicemember spouse retires from military service. Lastly, Samantha is an advocate of entrepreneurship, and is willing to provide support to whomever needing her insights and advice in starting and growing their own business.

### **Julia**

Julia is a 38 year old female, she completed a Master's Degree in Education, authored a memoir (book) published in 2022, has six years of small business experience having founded a scholarship foundation (nonprofit business model) for military spouses, and has managed a for profit online business coaching venture. She is also a U.S. Navy veteran, and a spouse to a male servicemember serving in the U.S. Navy.

### ***Continuity: Journey to Entrepreneurship***

As a military spouse who continues to relocate because of her husband's work in the military, Julia admitted that finding a job every two to three years is challenging. She felt that she needed to accelerate her job accomplishments within a shorter timeframe compared to her civilian counterparts, especially if she is to be recognized for her work and get offered executive level jobs. Julia's exposure to the world of entrepreneurship started in 2017 when she moved to Northern California to accompany her husband for a military assignment. When the relocation to Northern California occurred, she already had 10 years of experience in higher education helping military spouses and veterans transition to college.

As part of her job role in a community college in Northern California (after her relocation), she hosted innovative events geared towards growing the veterans center at the college within a short time frame. She felt that her reputation of delivering quality work grew quickly amongst her colleagues. It was during the networking events that she hosted for the college that provided employer access for veteran students, when she began to establish her professional network in the San Francisco/Silicon Valley community.

When she resigned from her role at the California community college, she immediately transitioned to the nonprofit sector. Because Julia felt that while she was making an impact locally being employed by the community college, she wanted to make an impact nationally so she chose to transition to the nonprofit organization. The nonprofit organization that Julia chose to seek employment at a nationally-recognized institution aimed to help veterans and military spouses start and grow their businesses. Julia immediately took interest in the business resources that were readily available to her and further expanded her own professional network while employed with the nonprofit organization.

Julia served as the executive director for the western region and was able to build the San Francisco entrepreneurial ecosystem for military entrepreneurs (which eventually expanded to Seattle, Bozeman, Montana, Los Angeles, and San Diego) as one of her accomplishments at the nonprofit organization she worked for. Julia believed that military spouses were lacking access to resources, which may have hindered them from starting and building their own businesses. Her job as executive director entailed traveling and building relationships with different individuals including government policy makers, startup accelerators, and business founders.

Her interest in the concept of entrepreneurship gradually grew and she enrolled in an entrepreneurship program with Stanford University called Ignite, after one of her professional network encouraged her to take a look at the program. The Ignite Program is a 16-week entrepreneurship program offered at Stanford University during the summer and is open to individuals around the world. The cost to participate in the Ignite Program is almost \$40,000 total. As a veteran, Julia was able to attend Stanford University's Ignite Program because the university made it available to 20 military veterans each year at \$2,000 while using the Veterans Affairs's (VA) education benefits to cover the cost.

Julia explained that the Stanford Ignite Program teaches participants how to take an idea, solve a problem, create a business, and implement strategies to generate revenue. She expressed that for the most part, the Ignite Program promoted,

The Silicon Valley concept of technology, very fast paced business environments.

Raising money through venture capitalists, and kind of building that next Facebook, that next technology giant like Zoom. We have access to people, places, and things that I never dreamed of.

As a military spouse, veteran, and Ignite Program participant, Julia decided to tackle the issue of

military spouse underemployment in 2017 when discussions around the workforce topics of military spouse unemployment and remote work have not been in the forefront of organizations and policy makers.

Julia's business idea to focus on the underemployment for military spouses and connect technology-based employers to military spouses through scholarships took shape while she attended the Stanford University's Ignite Program. She expressed,

It was very exciting, but also very challenging. I'm noticing that there are a lot of technology jobs that are available, but military spouses don't know that they're available.

And secondly, I noticed that there were a lot of remote jobs available that could not get filled and people would constantly want to be a part of these networking events that I was hosting to find remote employees. And I just continued to suggest military spouses.

While Julia was still serving as the executive director of the nonprofit organization, and actively completing the Stanford University's Ignite Program, she was also working on her own business concept of creating a scholarship foundation to raise money for military spouses to participate in digital marketing programs.

The digital marketing programs would work to prepare military spouses to become top candidates for the digital marketing industry, as well as for UI/ UX design and coding positions. It was at the Stanford University's campus that her business model of a scholarship foundation preparing military spouses to enter technology-focused jobs and providing these military spouses with direct access to employers was founded. Julia recalled, "In August of 2017 we hit the ground running. I did that for a year and I became very burnt out, as you can imagine, being the executive director of a nonprofit and a founder of a new organization."

Because of the burnout Julia experienced (as explained above) and a military Permanent

Change of Station (PCS) from San Francisco to Washington DC, she decided to resign from her position as the Executive Director (Western Region) of the nonprofit organization. Julia decided that this was an opportunity for her to focus on building her scholarship foundation for military spouses. She added that,

I PCSed from San Francisco to DC and even commuted from DC to San Francisco for about six months to continue to do my job. But it just became very exhausting trying to maintain the Executive Director role. And so I decided, okay, I'm going to make an investment in my future and give up the position and the steady six figure income. I'm going to go all in on my business because not only will this business be successful, but I will be able to have longevity and consistency in my job, for the future. Because my husband is not retiring anytime soon. Matter of fact, we're talking about potentially doing an overseas tour. So, this made sense for me to do, and I did that for 2018, 2019 built a team, 40 employees around the world, filled 91 scholarships, and we worked really hard.

When Julia was in Washington DC, she focused her energy and attention in raising funds for her military spouse scholarship foundation.

Despite her best efforts, the amount of cash to cover the operating costs of the scholarship foundation to be maintained; and for the scholarship foundation to be poised for growth were not achieved. Julia did not hesitate to lay out what it took for her to manage the scholarship foundation,

So, all of 2017, 2018, and 2019, as the founder who's trying to raise money for this organization. I felt like I was educating people more than actually raising money and in having conversations around, how can we solve this problem of military spouse unemployment? A lot of people didn't even know that it was a problem. So, I spent more

time educating them on the problem. And as a result, I was unable to raise money. I was able to raise over \$500,000 in kind donations. And what that means is, I was able to raise about a hundred thousand in cash, and the rest were donated seats in programs, donated seats to different opportunities for military spouses. But I never could raise enough money to build a full staff to run the organization.

Without a full staff, Julia felt overwhelmed in managing the scholarship foundation for military spouses, and started thinking about the possibility of a merge. The merge meant she needed to identify a company or organization she could potentially partner with to carry on the mission of providing scholarships for military spouses and getting them connected with remote/technology-focused companies for employment. She shared, “I had gone from six figures to \$0. Actually, negative dollars is my investment in my own business in two years”. While she was strategizing the possibility of a merger, she also knew she needed to start making money for herself.

Julia started her second business as an online for profit model and formalized her business structure as a Limited Liability Company (LLC). She posited that, “You know, there's a lot of military spouses in the community that have businesses, but they're not making money. I didn't want them to fall into the trap that I fell into.” Through this business Julia offered coaching for military spouses using her education from Stanford University’s Ignite Program, and what she knows about entrepreneurship having founded the scholarship foundation for military spouses (nonprofit business model).

Her goal was to help military spouses build businesses that work well with their military lifestyle of frequent relocations and to generate profits. She noticed that,

A lot of military spouses fall into the problem of running their own business, having this really great reputation externally, but internally they're not making any money and they're

burnt out. So you fall into this trap of basically a popularity contest and I pulled out of that and want nothing to do with it.

Julia eventually identified an organization that was willing to merge with her scholarship foundation and the takeover took place in 2019. Reflecting on her entrepreneurial experience of managing a nonprofit business model she was aware that entrepreneurship was an access for her to maintain employment through her PCS from California to Washington D.C., and an overseas tour.

Looking back, Julia reminisced that when her husband was assigned in San Francisco, she felt that the situation worked to her advantage because she had access to the entrepreneurial network in Northern California. Particularly, the Stanford University's Ignite Program, she admitted that the Ignite program was pivotal for her to achieve the goal of setting up the scholarship foundation for military spouses. In contrast to the next two assignments for Julia and her husband: to Washington DC and overseas. She said, "Our next assignment in DC didn't have much of an impact on my scholarship foundation for military spouses. At that time, we were learning language and going to diplomat school. And so I was very focused on that, and it was the pandemic." She added that with their overseas relocation shortly after their move to Washington DC, there could have been an opportunity to have a huge impact towards her scholarship foundation for military spouses.

Their next military assignment was in a country that Julia described as "A booming country that believed the same things we believed at the nonprofit organization (she worked for in San Francisco), that entrepreneurship is the way to build the economy". Again, Julia observed that the same issue of lack of access to resources to local entrepreneurs was the main challenge for small business owners (in the country they were assigned) to grow and develop their

individual ventures. She shared that, “We (Julia and locals in the country) were in beginning talks (of building programs to gain access to resources), but we (Julia and her husband) were evacuated out (of the country) due to COVID and now, you know, the country was in shambles (due to political conflict that occurred). So, I think that definitely wasn't meant to be, but there was definitely a business opportunity to solve a problem for local entrepreneurs.”

Julia indicated that with the pandemic occurring, and an unexpected evacuation from overseas that brought Julia and her husband back to the U.S., she felt, “It was by this time I had taken enough punches to the gut to begin to think about the end game. I'm not positioned to raise the amount of money I need to raise due to the pandemic”. The experience of having to constantly rebuild, reposition, and restart during each move had taken a toll on her personal wellbeing and financials. Julia admitted that,

Entrepreneurship is not for the faint of heart. It is a very challenging thing to do, no matter what you're doing, it's extremely challenging to do for the average person. And when you add in moving every two to three years, it adds a layer of stress.

She also recently published a memoir (book), to share her personal story within the topic of mental health. Julia stated, “My second business burnt me out as well. After I finished writing my book, I decided to slow down from my second business (providing business coaching) because of mental health challenges. Battling all of that in the midst of entrepreneurship was very challenging.” Looking forward, in the next couple of years, Julia knows that her husband’s military retirement is coming up and she is projecting that a second career for her is also in the horizon,

I'm thinking ahead to long term stability in my second career, I know entrepreneurship is in my heart, will I own my own practice one day probably, but I will have a much more

consistent revenue model and a much more stable business plan that is not technology focused and is not globally focused. At this moment, I will always have an LLC, my for profit business model.

She clarified, “Currently, the for profit business model for my LLC, I'm coaching one client and my book.” Julia revealed that at present, she is in school to become a substance abuse counselor. She also decided to pursue a second master's degree in counseling to become a therapist to broaden her horizon and help mental health and addiction patients in all arenas, and continue her work in helping others. She shared, “At this moment, I will always have an LLC. I have the opportunity to ramp it up or ramp it down at any moment.” For now, she is working towards solidifying her path towards a career as a therapist for mental health and addiction patients.

***Situation: Challenges and Opportunities of Entrepreneurship***

When Julia discussed the opportunities and challenges of entrepreneurship, she pinpointed observations based on her own entrepreneurial experience building a scholarship foundation (nonprofit model), from the military spouse community, and from the civilian sector. She stated that,

The reason why my nonprofit (scholarship foundation) didn't work is because I focused on the customer. I built things for the military spouse, but I didn't focus my energy on the donor. As much as I did the customer. And as a result, I was unable to raise the money that I needed to have a successful business and lighten my load and be able to hire people and not have to carry the business on my, on my shoulders. And that's what led to burnout. And that's why I switched gears to the for-profit community because I enjoy focusing on the customer. Instead of having to depend on donors to make my business successful. And so I think we come into this paradox of passionate people, willing to

lead, willing to advocate, huge advocacy. But carrying that reputation, advocacy, idea and vision all on their shoulders, on their own, just like I did and becoming burnt out.

And that is due to not having the knowledge of how to build successful revenue model so then you can have money to hire people.

Julia recognized that specifically for the nonprofit sector, money is very limited and the presence of two existing customers that need to be balanced: (1) the people the nonprofit business model was helping, and (2) the donors who provided the financial resources.

Moreover, she stated that, “We (military spouses) do not lack passion in this (military) community, but what we do lack is access to the information that our civilian counterparts have.” Furthermore, Julia focused on her reflections as a military spouse entrepreneur living the mobile military lifestyle,

I've tried to use my situation in the military as a spouse, to my advantage, every single duty station. I've tried to find something that could work for me and find some gratitude in the location that we were at. Even in the past, when I wasn't an entrepreneur, I still took on volunteer roles. I always have that scrappy community building, access to resources has always been my thing. I have a strategy every time we PCS, I look at the dynamics of where we're going, what the populations are, where am I at in my life and how do I want to pivot my career to fit this location.

She also tackled her experience as a professional with an advanced degree, undergoing PCS within and outside the U.S., and moving forward towards her second career.

Julia revealed her frustration, “Having a master's degree and not being able to make the salary that I know I am capable of making.” Julia admitted that having a master’s degree, over almost two decades of work experience, her business knowledge from Stanford University’s

Ignite Program, and her accomplishment of building a scholarship foundation for military spouses were not enough for her to achieve career progression. She said that if not for her relocation from San Francisco to Washington DC, she would have remained employed with the nationally -recognized nonprofit organization she worked for, and continued her projects helping veterans and military spouses start and develop their businesses. She would have also continued to focus on expanding her professional network which could have supported her entrepreneurial pursuits in growing her scholarship foundation for military spouses.

Looking forward to the years after her husband's military service, Julia is committed to her plan in completing the Substance Abuse Counselor program she is currently enrolled in. Thereafter, she plans to tackle a second graduate degree in counseling. She said that while she is solidifying a career as a therapist, she knows that she will keep her for profit business model (LLC) custom-fitted to a more manageable format that meets her criteria of entrepreneurship where she can continue to help others by leveraging her entrepreneurial knowledge and skills, and create a more sustainable income for her and her family.

### ***Interactions: Transformational Entrepreneurship***

Julia has identified transformations since she embarked on her entrepreneurial journey. She has a good sense of her "why" or her own rationalizations on what to pursue, invest her time with, take care of her wellbeing, and the value of generating a stable profit or income stream for herself. Furthermore, Julia's entrepreneurial experience honed her problem-solving skills, developed her creativity by enabling her to write and publish a memoir (book), and enhanced her ability to adapt in response to changes beyond her control.

Julia commented about her role as a business owner of an online for profit business (LLC) providing business coaching (service-based), writing a memoir (book) focused on mental

health, and keeping all her career options open. More specifically, the possibility of employment or working for another organization again in the future while keeping a business on the side,

Well, I definitely know how to market myself globally. I think that I'm able to market in a way that other people aren't able to. I'm able to create business strategies smarter, more efficiently. I know that I can't do everything anymore, so I have to pick and choose and decide what is valuable.

She clarified that with her virtual presence, in other words having an online reputation based on her accomplishment of founding a scholarship foundation for military spouses, she also succeeded in establishing a professional network of military spouses and veterans who value her knowledge and skills after having her as their business coach and mentor.

Julia noted, "I think, having a professional network not confined in one local area (physical presence) is something that a lot of civilians locally can't wrap their head around because all they know is their local environment." She shared that when the time is right for her, she is open to providing business coaching services and accepting one-on-one clients again. In addition to the possibility of writing a second book within the realm of mental health.

**Tips for Aspiring Military Spouse Entrepreneurs or Current Military Spouse Entrepreneurs.** At the end of the interview, Julia provided four tips for aspiring and current military spouse entrepreneurs:

1. "Remember that passion will only take you so far and to never sacrifice your mental health."
2. "Build a network, build your reputation, but don't get caught up in the popularity contest."

3. “Don't believe everything you see on social media; social media is fake usually the people that are successful in business are the most quiet people online. Usually, the people who are loudest online are very surface level and not making any money.”
4. “Create your business around your values.”

To summarize Julia's story, she demonstrated how she adapted during military relocations either through gainful employment working for an organization or building her own small businesses inspired by her passion of helping others, specifically connecting the military community with the resources they may not have direct access to compared to their civilian counterparts. Moreover, she was able to identify the challenges and opportunities of her entrepreneurial experience by founding a scholarship foundation (nonprofit) and building an online, for profit business coaching venture. She also pursued a career change as she strives to become a therapist with the aim of helping addiction and mental health patients when her husband retires from military service. Julia possesses a good understanding of the importance of building a professional network to establish herself within her chosen industry and online. Finally, with her resourcefulness, she was able to tap in her professional network and identify programs that are both relevant and accessible to the military community such as Stanford University's Ignite Program.

### **Wilma**

Wilma is a 34 year old, with a PhD in Biomedical Engineering. She co-founded and currently serves as the Director of Regulatory and Clinical Affairs of a product-based, biotechnology startup company. Wilma is a spouse to a male servicemember currently serving in the U.S. Marine Corps.

*Continuity: Journey to Entrepreneurship*

Wilma framed her academic background in the biological sciences by sharing that her bachelor's degree was in biomedical engineering and she eventually completed a Doctor of Philosophy (PhD) degree in Biomedical Engineering from the University of California. Upon completion of her PhD in Biomedical Engineering, she pursued postdoctoral research under one of her prior professors (who served as the primary investigator for the research and her supervisor) at a different University of California campus. She explained further,

Our laboratory has always been very focused on the translational aspects of biomedical engineering. Not just the basic science but to create engineered technologies. The goal is to do human clinical trials with our technology and make a medical product out of the things that we're creating in the lab ultimately to help people.

Wilma confirmed that part of the reason her prior professor's laboratory moved to a different UC campus in southern California was because the university has a more favorable attitude towards entrepreneurship than other schools. At this different UC campus, she continued her professional development by taking seminars and participating in programs at the Applied Innovation Center, which is also a business learning hub/entrepreneurship center to understand the business aspects of delivering medical products from their laboratory's biomedical engineering research to practical use by the public. Wilma, alongside her supervisor (the primary investigator of the biomedical engineering laboratory), several colleagues from the laboratory, and an orthopedic surgeon together founded in 2019 a biotechnology startup company with a goal of commercializing the technologies developed from the biomedical engineering research laboratory toward the development of medical products.

As a startup company with only six employees running the research and business

operations, each person in the company stepped up to multiple roles and responsibilities. Wilma serves as a co-founder and the Director of Regulatory and Clinical Affairs, but as she stated, “I am also literally the one pipetting the experiments.” Wilma emphasized the importance of their collected research data to prove that their medical products are safe and effective to use by consumers. Having this in mind about ensuring the medical products sold by the biotechnology company to be safe and effective, she realized how important it is to understand the current regulations and the future regulations of how medical products are going to be dealt with by the Food and Drug Administration (FDA) and international regulatory agencies. So, while she was actively working at the new UC campus and developing the biotechnology startup company, she also pursued (and completed) a master’s degree in Regulatory Science from a private university in Southern California.

Wilma also wove in her story how she met her active duty husband as she shared that they met through mutual friends. They have known each other for a while before they started dating long distance while she was at UC in northern California completing her PhD and he was assigned in southern California. The opportunity to be located physically closer to one another came after she finished her PhD degree and moved to a closer location. At the new UC campus in southern California, she worked at the biomedical engineering research laboratory which eventually led her to become one of the founders of a biotechnology company. They were married in 2018.

***Situation: Challenges and Opportunities of Entrepreneurship***

Wilma shared her experience as a military spouse entrepreneur, how her husband’s work in the military and relocations have affected her, her career, and her entrepreneurship. She admitted that she is thankful that her husband’s assignment in southern California was about five

years. For the first part of the five years, Wilma was in proximity to the new UC campus in southern California (she moved to after her PhD graduation) until they got married and moved to Oceanside. In June 2021, her husband received military orders to relocate to Japan. However, she decided to stay in southern California because of the nature of her work at the biomedical engineering research laboratory and as the Director of Regulatory and Clinical Affairs with her own startup company, both of which she believed would not allow her to work full-time remotely from Japan. She shared,

I am fortunate that I have a partner who understands how important my career and my goals are to me. He knew that there would always be a chance to be geographically separated for a period of time, depending on when and where he got moved. So, he took the assignment in Japan he'll be there for just over another year and I will be in Oceanside because of my career. And it's certainly not ideal that we're doing a long-distance marriage right now, but it's just the situation we've been forced into.

Wilma also expressed that her husband will likely not extend his contract with the United States (U.S.) Marine Corps after his overseas assignment in Japan to limit their physical separations because of their chosen careers.

If in case, he changes his mind, she said that they will figure it out to make it work as she is equally supportive of his career growth as well. She added that her supervisor and co-founder (primary investigator at the biomedical engineering laboratory) has been supportive and understanding of her personal circumstance having an active duty husband assigned overseas. Her supervisor and co-founder even suggested that she takes a couple of weeks to visit her husband in Japan and work remotely from there. However, the pandemic happened and posed travel restrictions that did not allow her to travel to Japan, and same for her husband not being

able to travel back to California.

In terms of her entrepreneurship, Wilma believed that without a background in business, she lacked the knowledge of how companies run. To bridge the learning gap, she made extra effort to learn the economics and business concepts necessary for her to grasp such as pre and post money evaluation, grant proposal writing, and venture capital funding. She identified that the Applied Innovation Learning Center, a business learning hub at the UC campus she worked in (where the biomedical engineering research laboratory is located) has been her main support in gaining business knowledge through their entrepreneurship-related programs in the form of seminars and workshops. In addition, she identified a program, called *Innovation Corps (iCorps)*, a local version of the national program sponsored by the National Science Foundation. The *iCorps program* helps in vetting whether or not the proposed technology has value to the market and identifying the key players in the market that needs to be targeted in order to achieve commercialization of medical products and reach consumers.

***Interaction: Transformational Entrepreneurship***

Wilma described her experience as both a scientist and an entrepreneur providing formal or informal leadership role in her community (i.e. mentor, or volunteer). She indicated that before the pandemic, she was more immersed with the in person activities hosted by military spouse groups close to her in southern California. However, since the pandemic, she felt she has been disconnected with the military community. She has a friend who is also a PhD graduate and a military spouse that she reaches out to.

She also attempts to serve the military spouse community through the social media groups created for military spouses that she is a member of. When she sees an opportunity to contribute information or support, she willingly provides the needed information or help such as

the call for study participants for this narrative inquiry which she volunteered to participate in. Wilma admitted that by being able to help fellow military spouses she feels that she has something valuable to contribute to the community. Along this line, she wishes that there exists a social media group for military spouses who are in the field of biotechnology as this is more of her subject matter expertise. At the time of her interview, Wilma was not aware that, such a specialized group had been created yet.

When she was in college and graduate school, Wilma was a professional athlete and served as a volunteer for a nonprofit organization with a vision that it is possible for females to have a combination of science and non-science focused career aspirations. This particular nonprofit organization is composed of females with degrees and careers in both Science, Technology, Engineering, and Mathematics (STEM) and interests in non-STEM fields. The outreach of the nonprofit organization is mainly to support young females to develop an interest in pursuing a career in STEM.

Through carefully planned programs by the nonprofit organization, young females are inspired to embrace both STEM professions and non-STEM activities that society may view as not compatible. While Wilma has retired from her non-STEM profession in athletics, she remained active in this nonprofit organization as a role model and officer. As an officer of the nonprofit organization, she assists in event planning, creating activities, and reaching out to people to coordinate partnerships.

Wilma is passionate about her volunteer work in helping young females reconcile that they can be successful in both science and non-science fields as well. Wilma believes that there's a lot of pressure to feel like there is a need for young females to have to pick either science or a non-science profession when it does not need to be that way. She described that she was able to

thrive in a successful, synergistic career in both professional athletics and STEM.

### **Tips for Aspiring Military Spouse Entrepreneurs or Current Military Spouse**

**Entrepreneurs.** In wrapping up the interview, Wilma shared to four tips for aspiring and current military spouse entrepreneurs.

1. “Don't let fear hold you back from trying something new.”
2. “Surround yourself with people that will support you.”
3. “It's never too late to follow your dreams. “
4. “Your experiences make you who you are. If you think that you put everything on hold and you are not doing like what you originally thought you were going to do, maybe path that you're on now is even better than the one you were originally going to pursue.”

To summarize Wilma's unique entrepreneurial experience as a military spouse and a scientist, what stood out was her persistence to learn and combine her diverse knowledge and skills as a biomedical researcher and entrepreneur. As well as helping others through her spirit of volunteerism. Her service to others is delivered through her scientific research endeavors of creating a biotechnology company that develops scientifically advanced medical products, and her passion of helping young females thrive in professions that combine both STEM and non-STEM areas of study.

As a military spouse, she opted not to accompany her male servicemember spouse to his military assignment overseas. The decision to stay put in one place in pursuit of her entrepreneurial venture and professional development is noteworthy as there are other military spouses who may be facing difficulty in making a decision whether to follow along for a PCS or stay behind to maintain a highly specialized career or other personal circumstance. Lastly, her servicemember spouse is considering leaving the military service to avoid the geographical

separations they (as a married couple) have to go through with the military lifestyle.

### **Linda**

Linda is 43 years old. She holds a PhD in Political Science, and owns and manages a service-based (coaching & editing) business since 2017. Linda is a spouse to a male service member currently serving in the U.S. Air Force.

### ***Continuity: Journey to Entrepreneurship***

Linda completed her Doctor of Philosophy (PhD) in Political Science degree three years before she met her active duty husband. At that time, she was working in Washington DC on a second visiting assistant professor contract. She shared, “I was so excited to find a guy who was actually okay with dating somebody who had a degree, more education than he did.” Linda added that she thought about the complexity of being married to a servicemember and how it could potentially impact her career in academia, “I’m thinking about how this might play out long term, and I’m thinking tenure track doesn’t go well with a move every four years kind of plan (Permanent Change of Station or PCS).” Linda and her servicemember were married and she described that when she married her husband, she felt that she was only known since then as the wife of Captain X (x denotes her husband’s last name) to people around them rather than being recognized for her own self-identity as a person with accomplishments on her own - an advanced degree and a professional career in academia.

Linda was unable to continue as higher education faculty as they relocated from different areas in Washington DC, Maryland and Virginia (DMV), Illinois, then PCSed to Texas. Linda struggled with her mental health as she felt part of it was because she had lost her identity during this time. After a break to care for herself, Linda decided that she could seek out employment. She started sending out regular posts on social media soliciting friends and colleagues her

professional services, specifically to review graduate level research papers that needed to be edited or wanted feedback on. She explained,

I'm thinking, there are a lot of grad students out there that don't have access to the good advising that I had. And so, I reached out through my network and on Facebook to look for graduate students who might want to work with me for free during the first semester. This was to see if this was going to be something where I could make a difference working with graduate students and if there was actually a market for somebody (like me) to do these things. I didn't even research at the time, whether there were other people in this field.

She noted that her niche remained in the field of political science, her area of expertise, "I was sticking just to political science, about 90% of my clientele is from that field. I can draw on my substantive knowledge and my knowledge of disciplinary norms in political science to help people move forward faster." Linda's belief that there was a need for her consulting services particularly for graduate students who are undertaking their theses or dissertations proved to be her entrepreneurial path. Her strong network of colleagues in academia referred graduate students her way for coaching and editing services for their individual research projects which prompted her to establish her own service-based business model.

***Situation: Challenges and Opportunities of Entrepreneurship***

As previously mentioned, her strong network of colleagues in the academia were instrumental in the Linda's entrepreneurial success. In addition to her background of finishing her graduate studies from a university with a solid research foundation that she could effectively fill the gap for graduate students needing coaching and editing services as they undergo their research. She also shared the career portability and the flexibility in her schedule afforded by

being a military spouse entrepreneur,

This is a job that I can pick up at any point and can go with me anywhere. One of the great things about my schedule is I've now built it so that a coaching term is 15 out of 16 weeks. So, if we have to PCS or we're going on vacation, or something happens. I can simply cancel a whole week and we're good. My clients are largely flexible. They understand (the military lifestyle) and some of them are curious about the military lifestyle and how it works.

Linda does not see herself looking for another form of employment in the future because of the portability and flexibility (in time) of her entrepreneurship. She said, "I don't think I would want to pick up a job from a company or remote teaching for a university. Because right now, if I have a doctor's appointment, I just email two people and we shift them to another mutual time and I go to the doctor." She also admitted that expansion of her business to enable her to hire an employee other than herself is not in her plan.

She thought during the early years of her entrepreneurship, her venture would only be part-time but as more clients started reaching out to her, her client load became a full-time position for her. She stated, "I've pushed myself to the brink of burnout a couple of times." Thus, the importance for Linda to pay attention to her mental health, to not overload her schedule, and to prioritize her tasks professionally and personally are essential.

Linda noted that another factor towards her entrepreneurial success was her advanced degree,

A PhD teaches you how to teach yourself. So, I didn't come into this (business) knowing a whole lot about some of existing issues, but I've been able to go out and find the right books and read them and incorporate that into what I do.

According to Linda, the only time she utilized an entrepreneurial-related resource was when she called (by phone) a Small Business Administration (SBA) office at her county (where she was currently residing at that time) to clarify a few conflicting information from the county's website providing information about the filing requirements to start a small business. Apart from that instance, Linda shared that most of the time she figures out the answers to her questions by researching and learning. One of which is using social media, Linda indicated that she is still learning and becoming more effective in social media to market her professional services to her prospective clients.

### *Interactions: Transformational Entrepreneurship*

Linda described her formal or informal leadership role in her community, she shared her active volunteerism in whichever military community she belonged (depending on where they were assigned) by participating in various spouse clubs, leading and organizing holiday activities (such as Christmas Cookie Drives and Easter Egg Hunts). Further, as a way to bridge her dual life in the military and academia, she shares with her non-military (academia) community, the wisdom she gained as a military spouse experiencing frequent relocations, these topics include but not limited to: how to pick a moving company, protocols that need to be in place to guarantee that your items will be safe during a move, etc. She also highlighted that she mentored other military spouses provided their problem areas are within realm of her professional services (coaching and editing business for graduate students). Moreover, she added that one of the things that she feels makes her an effective coach is her teaching experience for several years before she started on her on entrepreneurial venture.

**Tips for Aspiring Military Spouse Entrepreneurs or Current Military Spouse Entrepreneurs.** Before the interview concluded, Linda shared two tips for those who are

thinking about entrepreneurship or currently are military spouse entrepreneurs. These were:

1. “Use your network, your network may see ways that you can provide services that might not be obvious to you.”
2. “Niches come in all shapes and sizes. If you're looking for a part-time niche, they exist. If you're looking for a full-time niche that exists as well.”

In summing up the entrepreneurial experience of Linda, her ability to transform her academic career into an entrepreneurial venture that is portable, sustainable, and flexible according to her preferred schedule reflects creativity as a military spouse entrepreneur. She is also self-aware on how she designed her business for her to be productive whilst maintaining her mental wellness. Lastly, her volunteerism and sense of community in bridging between the academic and military communities by providing helpful information from one to the other reflect her passion in helping others and sharing her wisdom.

### **Anna**

Anna is a 37 year old female with a Master’s Degree in Speech Language Pathology. She founded a private practice in 2016 as a Tricare Speech Therapy Provider. In 2019, she co-founded and started managing alongside a civilian business partner, a service-based business (speech-language, feeding, occupational and physical therapies). She is a spouse to a male servicemember currently serving in the U.S. Air Force.

### ***Continuity: Journey to Entrepreneurship***

Anna outlined the beginnings of her military spouse story by highlighting the benefits of her husband’s military service in her pursuit for an advanced degree, which served as foundation in building a private practice as a Speech Language Pathologist.

I was very fortunate to start and finish my education in one place. My husband and I met

while we were both enrolled in college in Arkansas, he joined the military and then was stationed at Little Rock Air Force Base. I was able to complete my bachelor's and master's degree in one location. So, from the beginning, the military, fortunately provided me an opportunity to complete all of my schooling in one place. I was able to start my career with my advanced degree in my dream job as a school- based therapist in Arkansas, and I loved it. So, getting that advanced degree in one location was in and of itself a blessing and one that I didn't fully understand or realize how much until I spoke with other spouses who had lost credits or have completely changed their career trajectories because their credits didn't transfer and it would've taken too much time to repeat coursework.

After her husband's one-year unaccompanied assignment in South Korea, which meant Anna's husband completing a tour overseas while she stayed home in the U.S.; an accompanied overseas assignment (which means Anna can join her husband overseas) to the United Kingdom (U. K.) was presented to Anna and her husband. Anna thought that a reciprocal professional licensing (as a Speech Language Pathologist) between the United States (U.S.) and the U.K. would allow a seamless career transition overseas. When they arrived in the U.K., she discovered that there were several fees that were required to be paid for to receive licensure, in addition to an extensive licensure review process.

The lengthy and costly procedure of obtaining a professional license in the U.K. for Americans with advanced degrees, particularly among accompanying spouses of U.S. servicemembers was due to the complexity of political and diplomatic agreements between the U.S. and the U.K. Anna felt that the length of time and the amount of money required to obtain professional licensing to work as a Speech Language Pathologist in the U.K. did not allow her to

pursue employment in the local economy within the timeframe they were assigned there. She stated that,

At that time, my husband and I just decided that it would be better for me to find something that was a little more, U.S. citizen friendly by applying for positions inside the base through the Department of Defense Education Activity (DODEA).

Anna accepted a Speech Language Pathologist role for DODEA knowing that their three-year overseas assignment was almost completed. She admitted that, “Traveling overseas and having these overseas adventures can be a challenge to those of us with advanced degrees, because (professional license) reciprocity doesn't always exist. And when it does, it's not a seamless process”. Moreover, she explained that during the time she was navigating the licensure reciprocity process and was unemployed while living overseas, she remembered having negative feelings and emotions about not being able to continue her career in the way she hoped for. She shared,

There were things other people talk about like, “You can volunteer your time.” I was expected by the people around me to be happy with the solution of a volunteer opportunity. Well, sure. I think volunteering and philanthropy, these things are wonderful, but I had bills to pay. I had student loans that were due and volunteering my time wasn't going to be a solution for our financial needs.

Anna acknowledged that volunteering her time would have avoided a gap on her resume during a period of unemployment. However, she felt discouraged because volunteering did not provide employment opportunities that leveraged her advanced degree and ultimately provide financial benefits. Anna labeled her unemployment period in her military spouse life as a “dark time” because,

It was difficult for me because everything that I knew about myself was tied to my career (in the school system in Arkansas). Then, there wasn't a position that was available for me until the very end of our stay in the U.K..So, it was a very dark time for me because much of my self-worth was tied into my profession.

After their overseas assignment in the U.K., Anna and her husband relocated back to the U.S. specifically at Hill Air Force Base in Utah. Anna proceeded to share how and where her entrepreneurial journey as an active duty military spouse started after her return to the U.S.. She then described her unique experience alongside the accompanying opportunities, challenges, her feelings, her inspirations, and her goals for her service-based business.

Anna realized that in her role as a Speech Language Pathologist at the school district (in Utah) that there was something missing from the big picture. She identified the gap or missing piece to be the lack of real connection with the families. According to Anna, real connection means the ability to have a more one-on-one approach working alongside the families who needed support for their children with special needs. She found an opportunity from this gap of not having real connection with the families at the school district after she received multiple inquiries from parents (from her assigned case load as a Speech Language Pathologist) for her to provide extra services (during after school hours) for their children using their medical insurance to cover the cost of her professional fee.

It became clear to Anna that there was an opportunity to launch a private practice as Speech Language Pathologist providing speech therapy services for special needs children during after school hours. However, Anna felt the need to examine her financial status first. As a young professional with an existing student loan, she needed to know that she was financially able to keep up with her student loan payments if she was to start her own service-based business

or private practice as a Speech Language Pathologist if she was to leave a stable income from her full-time employment with the school district.

With diligence, she reviewed her finances and calculated her payout as a Tricare insurance provider providing speech therapy and other related services within her profession as a Speech Language Pathologist. She figured that she could make her student loan payment each month by seeing a couple of kids after school each week. Soon after, she became a part-time Tricare insurance speech therapy provider while still employed at the school district. She felt that she was making a bigger difference in the lives of the families and students through her private practice (service-based business model), rather than through the school district, based on the feedback she was receiving from her clients. She also reported that she felt more fulfilled in her work as a Tricare insurance provider rendering speech therapy and other related services than just being employed by the school district.

Anna and her husband discussed the advantages and disadvantages of her Speech Language Pathology private practice with Tricare insurance. They concluded that she can test whether she will be successful in launching a business on her own while she maintained her full-time employment with the school district. The following year, which was in 2017, she finished her contract with the school district and decided to not renew. Instead, she went full-time in her private practice as a Tricare insurance speech therapy provider, eventually merging companies with her civilian business partner in 2019.

***Situation: Challenges and Opportunities of Entrepreneurship***

Anna shared further her experiences having a prior colleague at the school district (in Utah) as her business partner, and the challenges and the opportunities of her entrepreneurship. In identifying the contributing factors for her success in setting up her own private practice

providing speech therapy services with Tricare insurance. She attributed her husband's military employment as the main source of stability and support in the form of healthcare and insurance coverage for both for her and her husband. Moreover, her connections with the Air Force community where they were assigned allowed her to network with other people who were also contracting work with the military. As well as the networking opportunity with other military spouses who supplied her with valuable information regarding specialty area services that were much needed by the community that she can fill. Anna admitted that through her military network, she was able to lessen the learning curve in understanding on how to become a Tricare insurance speech therapy provider and facilitated the process for her to reach her entrepreneurial goal.

Anna confirmed that her goal in her entrepreneurial journey as a Tricare insurance speech therapy provider was to alleviate the stress military families (with special needs children or exceptional family member) experience during relocations. Ultimately, her vision is to create several interdisciplinary clinics in proximity with military installations. This way, anytime a military family is transferred for their servicemember's assignment, there would be an existing medical services delivery system that renders accessible and consistent services around the needs of an exceptional family member to make transitions more efficient and less worrisome.

Her business model evolved from a solo practice as Tricare insurance speech therapy provider into a corporate partnership (in the form of S Corporation as a business entity) with a colleague from her prior school district in Utah as a business partner in 2019. Anna recognized that her and her colleague's private therapy practices combined would develop better learning therapies for their clients. Further, she believed that this business model of having a trusted business partner contributed to her success in entrepreneurship because the partnership allowed

her to transition overseas (in the U.K.), maintain business operations in Utah, and continue to grow their business together.

During the interview for this study, Anna is living the U.K. with her military family. Anna revisited her first time assigned in the U.K. and compared this experience with her present. She revealed that the negative feelings and emotions of uncertainty surfaced up again, brought by the previous experience of moving overseas. However, the second time in the U.K. she knew that her experience was different because even before her PCS, she is already an established entrepreneur providing speech-language, feeding, and occupational therapies for Tricare insurance albeit the bulk of her business operations are in Utah.

Her concerns shifted (1) from gaining employment in the U.K to being able to operate and run her business from overseas, and (2) from attaining professional licensure to keeping up with the time difference since her business is in the U.S. The situation of accommodating two time zones makes for long days and difficulty in scheduling her personal and professional life. She explained keeping up with two set of clocks placed a strain in her personal life. She has responsibilities as a wife in the U.K. that she needed to accomplish during her daytime. At the same time, she has a business to run during the office hours in the U.S. (evening in the U.K.).

Anna then shared about the possibility of expansion and her vision for her business' future, she hoped to keep growing the business and be able to continue in an executive level/administrative leadership within her own company. While her formal title is Chief Operations Officer (COO), she only works 18 hours a week. An 18-hour work week is possible for Anna because she created a structured system of delegation, and well-defined roles and responsibilities for each person in the company that her business partner and their staff deliver most of the work at their base of operations in Utah. Anna admitted that during the early years of

her career, she did not see herself as a business owner or an entrepreneur. However, after immersing herself in an entrepreneurial journey by becoming a Tricare insurance speech therapy provider, she found a passion for helping military families receive the specialized services they need; at the same time securing her own career continuity that provided her stable income as well. Looking forward into the future, Anna would like to continue her business venture as long as possible.

***Interaction: Transformational Entrepreneurship***

When discussing about programs and services that helped her, Anna described the available support from the military community that she has utilized in her business as well as her experience as a military spouse entrepreneur in providing formal or informal leadership role in her own community such as mentorship or volunteer activities. She also noted the need for a more advanced level of entrepreneurial education from nonprofit organizations that offer entrepreneurial support for military spouses. Anna said that most of the programming for entrepreneurial education currently offered by nonprofit organizations are predominantly introductory in their approach. Finally, she also shared her spirit of volunteerism in helping the military community.

Anna stated that she is aware of the government funding program that allowed professional licensure change reimbursements for military spouses although she did not participate in it because this program did not apply to her licensure needs in the U.K. To obtain professional development and networking opportunities, she currently serves as a member of a nonprofit organization founded by military spouses designed for military spouse entrepreneurs. She expressed that the main benefit of her membership with this nonprofit organization is having a supportive community of military spouse entrepreneurs, who can relate with the same

entrepreneurial struggles (such as scaling a business, marketing, budgeting, making profit, etc) she encounters in her business. However, she revealed that the entrepreneurial course available to members is more introductory for her level of entrepreneurial experience which means that the course benefits those who are still developing a business idea or just getting started to set up their business. Anna identified her reason why she stayed engaged in the entrepreneur course (as part of her membership in the nonprofit organization for military spouse entrepreneurs) although the content is more basic for her knowledge level. She admitted that she enjoys the opportunity to offer advice and to mentor others; whenever she recognizes problem areas (shared by other military spouse entrepreneurs) that she has faced in the past, she immediately offers possible solutions in the form of a business recommendation, a self-help book, a policy, or procedure that she either utilized before or she is familiar with.

Anna pointed out what she would like to happen in the future as a form of support for herself and fellow military spouses is to have more grants, scholarships, or fundings exclusively for military-spouse owned businesses. She compared the possible fundings for military spouse businesses to the existing grants provided by federal and state government for veteran-owned ventures or business partnerships where the majority stake is owned by a veteran. In addition, she also would like to have a more advanced level of entrepreneurship courses (that will fit the needs of her business as it continues to grow and expand) available from nonprofit organizations that currently offer entrepreneurial programs for military spouses. This way, as she puts it, there would be available course content and support as a business grows from one stage to another. From her experience, having a course content on establishing business partnerships would have been an excellent resource.

Anna highlighted that her company is also an employer of military spouses, she pointed

out that 40% of the company's staff are military spouses. Her company offers military spouse employees' remote employment and career continuity. Military spouse employees working for Anna's company do not have to worry about leaving their jobs with the company when they PCS. They can very well continue their employment wherever they may be assigned next. As a recognized leader in providing service provisions within the military community in Utah (where her company is headquartered), she felt that this accolade is brought by the trust and respect from EFMP Coordinators and the military families who hired Anna and her company.

More specifically, she said that her company's accomplishments could be attributed from her strength in operations, particularly creating efficiencies in her company's processes to yield consistent revenue. She identifies herself as a "doer", she emphasized that being a "doer" is an entrepreneurial trait which entails being aware of existing problems and becoming more proactive in solving problems while creating work-life balance around her. Not only that she is able to manage her business while living overseas, she is also overseeing her company's operations within 18 work hours per week. With availability in time, she volunteers as a Girl Scout Leader to mentor young females and serve as a community role model. As well as providing support to nonprofit organizations such as *Gigi's Playhouse* during the pandemic. In addition, she was able to start a nonprofit organization that aim to bridge the gap between insurance services and the children that need the specialized services.

Anna shared that she explored the idea of going back to work for DoDEA but not as a Speech Language Pathologist. She said "Some other job to fill my extra hours when I am off from my business based in the U.S." She also acknowledged that having an entrepreneurial experience that included developing processes and procedures (in her business) to effectively bring in a certain level of revenue every year gained her the confidence to be a subject matter

expert in discussing entrepreneurial competencies such as mentoring others, providing leadership, and resilience. She believes that the entrepreneurial competencies she gained and are willing to share with others; also make her very marketable no matter what the position she may wish to pursue.

### **Tips for Aspiring Military Spouse Entrepreneurs or Current Military Spouse**

**Entrepreneurs.** Anna shared three tips to aspiring and current military spouse entrepreneurs as we concluded our interview, these were:

1. “One would be flexibility that when you are the boss, you have flexibility to prioritize what needs to be prioritized for you in that moment.”
2. “I think there's a pride that comes with entrepreneurship when you start something from scratch and build it to a point where it can support your lifestyle needs.”
3. “I have an amazing business partner who is not military affiliated. This partnership provides us a whole other avenue for business resources and access to various entrepreneurial programs.”

Summarizing the entrepreneurial experience of Anna, she highlighted that her husband's military service has brought her both opportunities and challenges toward her career development. The opportunities allowed her to pursue and complete her advanced degree in one place, compared to other military spouses who were faced with transferability issues because of their relocations while completing an academic degree. At the same time, being a military spouse afforded her to have healthcare and insurance coverage while starting and growing her private practice as a Tricare speech therapy provider, which developed into a business partnership with a prior colleague.

Anna was able to identify a problem in the healthcare delivery system for military

families and was able to create a solution by embarking on an entrepreneurial journey and becoming a Tricare insurance speech therapy provider. In turn, while she was in Utah, she established a business partnership with a prior colleague, and this venture sustained her to have a more portable career and earning potential when she relocated in the U.K. (for the second time). Moreover, the business afforded her to give back to the community by employing military spouses, supporting nonprofit organizations such as *Gigi's Playhouse*, and creating a nonprofit organization to bridge the gap between insurance services and the children needing specialized services.

In retrospect, her experience during her first overseas posting in the U.K. was the opposite of her present situation. During her first PCS in U.K., she felt that her identity suffered because she believed that her self-worth was tied with her career as a Speech Pathologist and obtaining meaningful employment that aligned with her advanced degree while posted overseas was difficult to achieve. The challenge of career continuity was a struggle for Anna because of the complexity with licensure reciprocities in the U.K. and the lack of paid positions (aligned with Anna's advanced degree in Speech Pathology) both inside and outside the military installation they were located.

Lastly, Anna advocates for entrepreneurship to gain career continuity during each relocation, and to attain a work -life balance while supporting a family financially. She identifies herself a "doer" which means she acts on her plans to execute strategy that enables her business to operate efficiently and gain profit while she is not physically co-located with its main site of operations. Moreover, she is a willing business mentor to other military spouses and young females promoting mentorship, leadership, resilience, and entrepreneurship in her community.

## **Presentation of Results and Findings**

The following section provides the results from the qualitative research and the findings that emerged during narrative data analysis which included restorying and coding. Bloomberg and Volpe (2019), and Clandinin (2016) posited that narrative inquiry uses stories as data, and a way of understanding an experience or a storied phenomenon. Narrative researchers describe the lives of the participants, collect, and tell their stories, and write narratives to understand the participants' experience (Creswell, 2015). The steps taken in the analysis include: (a) providing a voice for the study participants (Ollerenshaw & Creswell, 2002), (b) learning the lived experience of the female military spouse entrepreneurs with advanced degrees (phenomenon) from retelling their stories into narratives (Clandinin & Connelly, 2000), and (c) extracting the findings derived from the basic elements of qualitative data analysis: codes, patterns, categories, and themes (Kim, 2016).

### **Exploring the Themes**

Thematic analysis revealed four emergent themes with corresponding subthemes. These themes provided insights in the lived experience of female military spouse entrepreneurs with advanced degrees and categorized as: (1) Achieving Flexibility in Entrepreneurship, (2) Finances: A Challenge and Opportunity in Entrepreneurship, (3) Use of Resources in Entrepreneurship, and (4) Growth in Competencies from Entrepreneurship. Each of these thematic categories also resulted with corresponding sub-themes. The first thematic category, *Achieving Flexibility in Entrepreneurship* covered the following subthemes: flexibility in work-life balance, flexibility in work location, flexibility in making decisions. The second thematic category, *Finances: A Challenge and Opportunity in Entrepreneurship* included the following subthemes: challenge in raising capital and cashflow and opportunity in income. The third

thematic category, *Use of Resources in Entrepreneurship* encompassed the subthemes: professional network and special programs. Lastly, the fourth thematic category, *Growth in Competencies from Entrepreneurship* included the following subthemes: (1) the competencies of courage and resilience, (2) the competencies of business and management, and (3) the competencies of human relations.

Overall, the five participants in this study have had a positive experience in their entrepreneurial ventures. The participants in this study were female military spouse entrepreneurs with advanced degrees. They revealed that they were more inclined to make a career move into entrepreneurship because of the opportunity to create flexibility on their own terms. Flexibility was achieved by the study participants in terms of work-life balance (the ability to attain flexibility with how their time and schedule were spent), flexibility in work location (the ability to work or pursue a career anywhere also referred to as career portability), and flexibility in making decisions (particularly in running their own businesses).

A thematic category that emerged from the study that was both a challenge and an opportunity for the study participants was finances. Based on the narratives of the study participants, finances were observed as a challenge as it may hinder military spouses to pursue their own entrepreneurial ventures due to lack of money or profit. On the other hand, finances were also observed as an opportunity in terms of income potential. As entrepreneurs, the participants understand that their income or revenue is from the service fees, professional fees, or product cost that they charge their clients, and the cash they raise when running a nonprofit business model rather than when their income or salary is dictated by the employer or organization that they work for.

The study participants confirmed their use of various resources in every stage of their

entrepreneurship in the form of professional network (work environment and social communities) and specialized programs created by both the private sector and government entities. Mitchelmore and Rowley (2013) reported that by immersing oneself to entrepreneurship, there are competencies that may be learned from this experience. The competencies were classified as: personal/relationship, business and management, entrepreneurial, and human relations. However, the emergent competencies derived from entrepreneurship based on the results of this study were: courage and resilience, business and management, and human relations.

### ***Theme 1: Achieving Flexibility in Entrepreneurship***

According to Agarwal and Ulenka (2015) entrepreneurship provides flexibility to women. The results from the study also followed the definition of Giraldo et al. (2020) on transformative entrepreneurship, “Transformative entrepreneurship is defined as entrepreneurial activities that create positive financial and social well-being ripple effects – intended or unintended – for individuals, collectives, communities and society” (p.757). The aspect of transformational entrepreneurship in creating social well-being equates with achieving flexibility in work-life balance, flexibility in work location or career portability, and flexibility in making business decisions for the participants in this study.

**Flexibility in work-life balance.** All the participants in the study were able to pinpoint the opportunity of work-life balance achieved through entrepreneurship. As Julia suggested, “Create your business around your values. I know that I can’t do everything anymore, so I have to pick and choose and decide what is valuable.” Expounding on Julia’s statement, the study participants place great value in achieving work-life balance. Work-life balance was defined as how the participants spend their time for work and personal endeavors, and organize their schedule. Linda

admitted that she does not find any reason to find another form of employment, she said “I don't think I would want to pick up a job from a company or remote teaching for a university. Because right now, if I have a doctor's appointment, I just email two people and we shift them to another mutual time and I go to the doctor.” On the contrary, because of Anna's skills in delegation and efficiency, the flexibility of her time freed up a few hours that she may consider employment outside of her entrepreneurship while stationed in the United Kingdom (U.K.).

Notably, Anna emphasized she is more inclined to take on another job, preferably not within her career field of Speech Language Pathology, and just to fill the extra hours when she is off from her business which is based in the United States (U.S.). Further, Anna as the only study participant who was currently residing outside the U.S. She was aware that she is almost living a double life with two time zones to juggle. With her strong organization and time management skills, she also finds the time to volunteer for Girl Scouts and other nonprofit organizations, as well as serve as a member of an organization for military spouse business owners.

Linda mindfully crafted her program offering into a term schedule that has a built-in buffer for a PCS or other circumstance that may require her to have a work-life balance, she expounded on this:

One of the great things about my schedule is I've now built it so that a coaching term is 15 out of 16 weeks. So, if we have to PCS or we're going on vacation, or something happens. I can simply cancel a whole week and we're good. My clients are largely flexible. They understand (the military lifestyle) and some of them are curious about the military lifestyle and how it works.

On top of Wilma's responsibilities as a scientist and company executive, she still finds the time to help the military spouse community by sharing her knowledge within social media groups for

military spouses, as well as making time to be connected within the military community. For Samantha, becoming a mother made her reevaluate her work-life balance and opted for the opportunity to work from home. She was able to establish herself as a remote-based freelancer in the beginning and later founded an online-based digital marketing business.

An unexpected result from this study were the topics of burnout and mental health in entrepreneurship. Stephan (2018) posited that even though “entrepreneurship is considered as one of the most stressful jobs; entrepreneurs report that they are happy with their work and highly satisfied with their lives” (p.290). Further, there’s a growing research interest on the mental well-being of entrepreneurs to better understand entrepreneurial action, decision making, and motivation in helping sustain the economic and societal benefits of entrepreneurship (Stephan, 2018). While individuals who are not involved in entrepreneurship may view the topics of burn out and mental health as challenges, Linda and Julia perceived it more as opportunities to carefully design their entrepreneurship around work-life balance. As Julia advised, “Remember that passion will only take you so far and to never sacrifice your mental health.” Further, Linda noted the importance of not overloading her schedule and to not expand her business in order to stay within the business phase she can maintain by herself.

**Flexibility in work location.** Samantha, Julia, and Linda were able to create online businesses in digital marketing, business coaching, graduate school coaching and editing, respectively. The online business format allowed Samantha, Julia, and Linda to manage and run their businesses wherever they may be located, therefore achieving career portability. On the contrary, having a physical business did not deter Anna from maintaining her entrepreneurial pursuits. She is currently living in the United Kingdom while her service-based business is physically located in Utah. Her business partner who is physically located with the business in

Utah helps in managing the business while she is overseas.

Quite the opposite for Wilma, as she is the co-founder of a product-based business, a brick-and-mortar biotechnology company headquartered in Southern California. Notably, she is the only study participant who have not undergone a military relocation with her servicemember spouse. In fact, Wilma and her male servicemember spouse mutually decided that she stays behind while he completed his military assignment in Japan. At this stage in Wilma's career, her functional roles as a scientist and company executive cannot be converted into a full-time remote opportunity yet.

**Flexibility in making decisions.** Flexibility in making decisions in entrepreneurship empowered the study participants to be bold and to take ownership within their individual ventures. Female military spouses, as a marginalized population, have historically been treated as invisible and silent (Disque, 2016). Harrell (2001) stated that female military spouses are viewed as an extension of the servicemember spouse (loss of identity) and as a silent partner. Entrepreneurship affords military spouses to be bold in taking ownership, and to become more visible by making decisions on her own (Heredia & Fusch, 2020).

Samantha enthusiastically said when reflecting on taking ownership in her business, "I get to say what my work hours are, I don't have to answer to anybody else. I just do what I need to do because I'm in charge." Linda also shared, "This (entrepreneurship) is a job that I can pick up at any point and can go with me anywhere." Anna, as a co-founder and a major decision maker in her company, she made it possible in her business to offer remote employment to military spouses. Her company is able to provide career portability and income wherever her military spouse employees may have to relocate next. Finally, having the ability to make crucial decisions in entrepreneurship enabled Julia to place her online business coaching venture on pause. While her business is on pause, she accomplished writing a memoir (book) and focused

her efforts on attaining her goal of becoming a therapist, as a second career in preparation for her husband's military retirement in the future.

***Theme 2: Finances: A Challenge and Opportunity in Entrepreneurship***

The participants in this study revealed that finances could be both a challenge and an opportunity in entrepreneurship. The participants saw finances as a possible constraint hindering them from pursuing entrepreneurship. However, the study participants also observed the income potential in entrepreneurship when they contributed financially to their families and supported their service member spouses as they plan towards military retirement in the future.

**The challenge of finances.** The participants in this study identified that finances could be a challenge in every stage of their entrepreneurship, from the ideation phase to keeping their businesses going. Anna's cautious approach to become entrepreneurial as a private practice Tricare Speech Therapy Provider was reflected by her first action step during the ideation phase of her business, she first assessed her financial responsibilities. In fact, she initially tested if the business will be profitable by taking in clients part-time while still employed at the school district full-time. When she saw that her solo practice can sustain her financial needs, she did not renew her contract with the school district for the following school year and went full-time with her business.

Anna also mentioned that what she would like to happen in the future as a form of support for herself and fellow military spouses is to have more grants, scholarships, or fundings exclusively for military-spouse owned businesses. She compared the possible fundings for military spouse businesses to the existing grants provided by federal and state government for veteran-owned ventures or business partnerships where the majority stake is owned by a veteran. Samantha's story also presents this challenge clearly,

I have spent a lot of money on courses to learn some of these digital marketing skills that are in demand in today's world. So, I mean that, and that was all out of pocket. I would have loved if there had been some financial support for doing courses like that.

Julia observed that military spouses were lacking access to resources, which may have hindered them from starting and building their own businesses. For Julia's situation, she tried her best to raise funds to grow her scholarship foundation for military spouses (non-profit) but ended up having to let go of that business through a merge. The merge allowed Julia to make money for herself by starting another business, a for profit business coaching venture. She elaborated,

So, all of 2017, 2018 and 2019, as the founder who's trying to raise money for this organization. I felt like I was educating people more than actually raising money and in having conversations around, how can we solve this problem of military spouse unemployment? A lot of people didn't even know that it was a problem. So, I spent more time educating them on the problem. And as a result, I was unable to raise money. I was able to raise over \$500,000 in kind donations. And what that means is, I was able to raise about a hundred thousand in cash, and the rest were donated seats in programs, donated seats to different opportunities for military spouses. But I never could raise enough money to build a full staff to run the organization.

Julia shared that when she left her six-figure income with the non-profit organization in San Francisco to expand her own scholarship foundation business, her business income was \$0 and negative.

Julia has strong feelings about the profitability of military spouse-owned businesses and addressed this topic, "You know, there's a lot of military spouses in the community that have businesses, but they're not making money." Having this knowledge of an existing profitability

issue within military spouse businesses. Julia moved forward in creating a service-based, online business coaching to help military spouse entrepreneurs earn revenue from their ventures.

A significant and unexpected result from the study were the statements made by Samantha and Julia about their intrinsic motivation to financially support their service member spouses as they plan for life after military service or retirement. In fact, Samantha expressed her dream when her husband retires,

My dream was really, and it still is, and it is to build my business to a level that if he decided he didn't even want to work at some point, he wouldn't need to because he'll have his retirement. And then, you know, I would love to have my income reach a point where working would be optional for him after the Marine Corps. I mean, I won't get there this year, but I think I could certainly get there potentially by next year.

Looking forward, in the next couple of years, Julia knows that her husband's military retirement is in the future, and she is projecting that a second career for her is also in the horizon,

I'm thinking ahead to long term stability in my second career, I know entrepreneurship is in my heart, will I own my own practice one day probably, but I will have a much more consistent revenue model and a much more stable business plan that is not technology focused and is not globally focused. At this moment, I will always have an LLC, my for profit business model.

Samantha and Julia shared the same goal of having the ability to provide financially when their spouses retire from the military. Samantha saw the answer through her profitable digital marketing business while Julia found herself opting for a second career as a therapist. Julia plans to gain a more stable source of income as a therapist with the intent of keeping her coaching (for profit) business on the side.

**The opportunity of income potential.** Military spouses with advanced degrees often expressed their frustration of wanting or needing to contribute to their family income but are often over-educated for the job vacancies available to them (Abedelaal, 2022; Chrisinger, 2019, 2020, 2021; Williams et al., 2020). The results of this narrative inquiry addressed the opportunity of income potential among female military spouse entrepreneurs with advanced degrees.

Samantha stated,

I don't have somebody telling me, how much they're going to pay me. I set my own pricing, I determine that based on my own needs and if a client, if I'm not in their budget, they're not the client the right fit to work with me. I love that I can make as much money as I want to because I'm the one that dictates what my rates are.

Anna's advice mirrored her reflection on her entrepreneurship," I think there's a pride that comes with entrepreneurship when you start something from scratch and build it to a point where it can support your lifestyle needs." Notably, Anna and Linda started part-time in their respective solo practices in Speech Language Pathology and Coaching and Editing, respectively. Eventually both switched to full-time work as clients steadily increased.

### ***Theme 3: Use of Resources Supporting Entrepreneurship***

The results of the study showed two types of resources the participants utilized in every stage of their entrepreneurship. These were: professional network and special programs. The professional network is represented by the communities each of the participants revolved in, with colleagues within their career fields, and with fellow military spouses who share the same business interests or professional goals of growing their entrepreneurial ventures. Further, the participants shared that the special programs they mostly participated in were from the private sector rather than government-funded programs directed toward military spouse entrepreneurship.

**The use of professional network.** Linda suggested to aspiring and current military spouse entrepreneurs to, “Use your network, your network may see ways that you can provide services that might not be obvious to you.” All the study participants revealed the value of tapping into a professional network in entrepreneurship. Linda’s professional network in academia provided client referrals. Anna confirmed that having a business partner was helpful in finding other sources of business support, “I have an amazing business partner who is not military affiliated. This partnership provides us a whole other avenue for business resources and access to various entrepreneurial programs. Samantha shared that her professional network that provided her resources are from the civilian (private sector), or non-military affiliated online business owners.

Wilma’s professional network in biotechnology landed her to become one of the co-founders of a company commercializing biomedical products. Julia’s employment at the non-profit organization in San Francisco gave her access to the entrepreneurial ecosystem in Northern California and helped her find out about the Ignite Program in Stanford University. For Anna, she admitted that through her military network, she was able to lessen the learning curve in understanding on how to become a Tricare Insurance Speech Therapy Provider, and the same network supplied her with valuable information regarding specialty area services that were much needed by the community that she can fill.

Another professional network for Anna was her membership to a nonprofit organization founded by military spouses designed for military spouse entrepreneurs provide her with a supportive community who can relate with the same entrepreneurial struggles (such as scaling a business, marketing, budgeting, making profit, etc.) she encounters in her business. However, she revealed that the entrepreneurial course available to members is more introductory for her

level of entrepreneurial experience which means that the course benefits those who are still developing a business idea or just getting started to set up their business. Anna said that most of the programming for entrepreneurial education currently offered by nonprofit organizations are predominantly introductory in their approach. She noted the need for a more advanced level of entrepreneurial education from nonprofit organizations that offer entrepreneurial support for military spouses.

**The use of special programs.** Samantha reflected on her personal experience and felt that resources for military spouses who want to become online business owners were lacking. She indicated that she did not qualify for the My Career Advancement Account (MyCAA) Scholarship because of her husband's rank. The MyCAA assists military spouses in pursuing licenses, certifications, or associate degrees to gain employment in certain occupations or a particular career field (Agbisit, 2019; Chrisinger et al., 2021, Disque, 2016). The truth is, according to Samantha her two-year tenure as a contracted, freelance virtual assistant (with a company that hires virtual assistants to help online entrepreneurs grow their businesses) gave her the skills and confidence to start her own online business.

Apart from the Applied Innovation Learning Center, the business learning hub where Wilma completed entrepreneurship-related programs in the form of seminars and workshops to help her learn about the business concepts running her biotechnology company. Wilma was also able to utilize *Innovation Corps (iCorps)*, a local version of the national program sponsored by the National Science Foundation. The *iCorps program* helps in vetting whether or not the proposed technology has value to the market and identifying the key players in the market that needs to be targeted in order to achieve commercialization of medical products and reach consumers.

For Julia, who is both a military spouse and a military veteran has a unique positioning in terms of access to resources. As such is the case, she was the only one who was able to leverage her unique status by participating in the Ignite Program. Ignite is a 16-week entrepreneurship program offered at Stanford University. The cost to participate in the Ignite Program is almost \$40,000 total for civilian students. Since Julia is also a military veteran, she was able to attend Stanford University's Ignite Program at \$2,000 while using the Veterans Affairs (VA) education benefits to cover the tuition cost.

Anna had a different angle when looking at special programs, specifically a program that equates as part of the benefits package from being employed in the military by the service member spouses. She attributed her husband's military employment as the main source of stability and support in the form of healthcare insurance coverage for her and her husband while she grows her service-based business. Having a secured medical coverage through the military eased her personal worries as an entrepreneur who does not rely from an outside employer's medical insurance coverage.

#### ***Theme 4: Growth in competencies from entrepreneurship***

From the literature review, Spencer et al. (2019) confirmed that entrepreneurship build competencies of courage, risk taking, resilience, and ability to manage ambiguity, all of which are highly sought after by employers in the workforce. The entrepreneurial competencies were exhibited by the study participants according to their own niche or business model. As Linda said, "Niches come in all shapes and sizes. If you're looking for a part-time niche, they exist. If you're looking for a full-time niche that exists as well." Overall, the study participants were able to lead and build ventures that are sustainable and profitable alongside their military lifestyle because they were able to leverage the entrepreneurial competencies they gained.

**The competencies of courage and resilience.** The competencies of courage and resilience in overcoming the challenges in entrepreneurship confirmed what Roberts (TEDxTalks, 2013) stated that entrepreneurs are problem solvers. More importantly, refocusing on how to switch the challenges into opportunities. Wilma shared the following advice,

Your experiences make you who you are. If you think that you put everything on hold and you are not doing like what you originally thought you were going to do, maybe path that you're on now is even better than the one you were originally going to pursue.

Samantha's desire to work from home and create income for herself after experiencing years of unemployment contributed to her decision to make a career pivot as a virtual assistant that ultimately led her to build her own digital marketing business.

The ability to rebuild is what Julia modeled when she gave up her scholarship foundation business and built an online business coaching venture to create revenue for herself. Wilma was able to thrive by finding a way to synergistically combine two opposing career fields. She succeeded as a professional athlete at the same time pursued higher education in the biomedical engineering field. Linda admitted that when she married her husband, she felt that she was only known since then as the wife of Captain X (x denotes her husband's last name) to people around them. Moreover, after marrying her spouse, Linda struggled with her mental health as she felt part of it was because she had lost her self-identity. After a break to care for herself, Linda decided that she could seek out employment and found an alternative form of employment by offering her coaching and editing services to graduate students.

Anna who was living in the U.K., where her husband was assigned during this study, her entrepreneurial concerns were being able to operate and run her business from overseas and keeping up with the time difference as her business is based in the U.S. Anna's situation of

accommodating two time zones makes for long days and difficulty in scheduling her personal and professional life. She has responsibilities as a wife in the U.K. during her daytime and a business to run during her evenings (daytime office hours in the U.S.). She overcame the challenge of time zone difference utilizing her organizational skills in efficiency and delegation to empower her team in keeping the business operations running smoothly.

**The competencies of business and management.** The competencies of business and management were exhibited by each participant by reflecting on their individual strengths and business concepts they have learned from their lived experiences as entrepreneurs. As a prior teacher, it was in Linda's nature is to learn processes herself,

A PhD teaches you how to teach yourself. So, I didn't come into this (business) knowing a whole lot about some of existing issues, but I've been able to go out and find the right books and read them and incorporate that into what I do.

Similarly, Wilma who also completed a PhD, a scientist by profession, made extra effort to learn the economics and business concepts such as pre and post money evaluation, grant proposal writing, and venture capital funding, all of which are necessary for her to grasp in running the business operations of her biotechnology company. Julia's business and management learnings came from her own entrepreneurial experience building a scholarship foundation (nonprofit model). She stated that,

The reason why my nonprofit (scholarship foundation) didn't work is because I focused on the customer. I built things for the military spouse, but I didn't focus my energy on the donor. As much as I did the customer. And as a result, I was unable to raise the money that I needed to have a successful business and lighten my load and be able to hire people and not have to carry the business on my, on my shoulders. And that's what led to

burnout. And that's why I switched gears to the for-profit community because I enjoy focusing on the customer. Instead of having to depend on donors to make my business successful. And so I think we come into this paradox of passionate people, willing to lead, willing to advocate, huge advocacy. But carrying that reputation, advocacy, idea and vision all on their shoulders, on their own, just like I did and becoming burnt out.

And that is due to not having the knowledge of how to build successful revenue model so then you can have money to hire people.

Julia recognized that specifically for the nonprofit sector, money is very limited and the presence of two existing customers that need to be balanced: (1) the people the nonprofit business model was helping, and (2) the donors who provided the financial resources.

Having the background of being a virtual assistant to online entrepreneurs, Samantha learned the importance of structure and processes to be successful in business. Anna capitalized on her delegation skills, “doer” attitude, and efficiency in setting up well-defined roles for everyone in her company as well as a revenue generation system. This way, her U.S.-based company that she shares with a business partner continues to run smoothly and profitably even if she relocated in the U.K.

**The competencies of human relations.** The competencies of human relations draw upon the study participants’ passion for service, volunteerism, and altruism in supporting their communities. All of which embody the characteristics of transformational entrepreneurship: economic sustainability and societal impact (Ratten & Jones, 2018). Samantha is an advocate of entrepreneurship and a willing business mentor to people around her. Upon hearing about the entrepreneurial aspirations of her personal trainer, she enthusiastically offered her mentorship and time in getting him off the ground with his own business.

Julia through her scholarship foundation for military spouses, attempted to bridge the gap of military spouse unemployment and availability of technology-based employment opportunities. When she made the switch to a service-based business model, she tackled the issue of profitability among military spouse entrepreneurs. Linda in her own capacity continues to volunteer for spouse groups and holiday events wherever installation they are assigned.

As staunch supporter of professional athletics and STEM careers, Wilma remained an active volunteer by serving as an officer of a non-profit organization dedicated in helping young females reconcile that they can be successful in both science and non-science fields. When Anna was first in the U.K. and found herself unemployed, the suggestion by people to volunteer disappointed her, she said:

There were things other people talk about like, “You can volunteer your time.” I was expected by the people around me to be happy with the solution of a volunteer opportunity. Well, sure. I think volunteering and philanthropy, these things are wonderful, but I had bills to pay. I had student loans that were due and volunteering my time wasn't going to be a solution for our financial needs.

A truly significant transformation was Anna’s perspective on volunteerism when she became an established entrepreneur making consistent revenue from her business. She volunteered for *Gigi’s Playhouse* and started a non-profit organization aim to bridge the gap between insurance services and the children that need the specialized services. Her vision for her business expansion is also rooted in her passion for helping military families receive the specialized services they need during relocation by creating several interdisciplinary clinics in proximity with military installations.

## Summary

The purpose of this narrative inquiry was to explore the entrepreneurial experiences of female military spouses with advanced degrees. More importantly, documenting the entrepreneurial experiences of the participants while their servicemember spouse was still on active duty. After approval by the University of New England's (UNE) Institutional Review Board (IRB), the recruitment flyer was posted in various Facebook groups vetted for military spouses as enumerated in Chapter Three, these were: Military Spouses with Advanced Degrees, Military Spouse PhD Group, Military Spouse Chamber of Commerce, Career Military Spouses, Military Spouse Professional Networking, and Virtual Hiring Our Heroes (HOH) Military Spouse Group to gather five study participants through purposeful sampling.

Semi structured interviews chronicling the entrepreneurial experiences of the five female military spouse entrepreneurs with advanced degrees were conducted using Zoom videoconferencing. Each interview lasted between 45-60 minutes each and were also transcribed through Zoom. Data analyses for this narrative inquiry included restorying and coding. The end product of restorying the participants' stories from the interviews and the responses from the Participant Screening Questionnaire (Appendix D) comprised the individual narratives. Each narrative was sent to each participant for member-checking to ensure that the personal stories by the participants were accurately presented.

Narrative researchers describe the lives of the participants, collect, and tell their stories, and write narratives to understand the participants' experience (Creswell, 2015). The steps taken in the analysis includes (a) providing a voice for the study participants (Ollerenshaw & Creswell, 2002), (b) learning the lived experience of the female military spouse entrepreneurs with advanced degrees (phenomenon) from retelling their stories into narratives (Clandinin &

Connelly, 2000), and (c) extracting the findings derived from the basic elements of qualitative data analysis: codes, patterns, categories, and themes (Kim, 2016). Four themes and subthemes were developed through the data analysis to include: (1) *Achieving Flexibility in Entrepreneurship*, covered the following subthemes: flexibility in work-life balance, flexibility in work location, flexibility in making decisions; (2) *Finances: A Challenge and Opportunity in Entrepreneurship* included the following subthemes: challenge in raising capital and cashflow and opportunity in income; (3) *Use of Resources in Entrepreneurship* encompassed the subthemes: professional network and special programs; and (4) *Growth in Competencies from Entrepreneurship* included the following subthemes: courage and resilience, business and management, and human relations.

Overall, the five participants in this study have had a positive experience in their entrepreneurial ventures. The data analysis and subsequent thematic development focused on the problem that female military spouses of active duty military servicemembers may face significant challenges to their employment and professional viability due to a variety of circumstances stemming directly from the military lifestyle. The participants' view of entrepreneurship including the challenges, opportunities, and competencies rendered by entrepreneurship as influenced by the military lifestyle were examined in-depth in this narrative inquiry. The succeeding chapter, Chapter Five will integrate the data from Chapter Four, and provide the conclusion, interpretation and importance of findings, implications, and recommendations for action and further study.

## CHAPTER FIVE: CONCLUSION

In this final chapter, an overview of the study, the three research questions that guided the study, and interpretation and importance of findings as it relates to each of the three research questions are presented. Furthermore, this chapter also provides a discussion of the implications and recommendations for action. Additional sections in this chapter cover the recommendations for further research, and the important conclusions drawn from the results presented from the previous chapter, Chapter Four: Results.

### Overview of the Study

This qualitative research stemmed from my personal desire to better understand my own positionalities as a female military spouse entrepreneur, and as a professional with two advanced degrees (Human Relations and Education) while navigating the military life as a spouse to an active duty servicemember. The purpose of this narrative inquiry was to explore the entrepreneurial experiences of female military spouses with advanced degrees. This study documented how these entrepreneurial experiences may help military spouses overcome underemployment while the servicemember spouse is still on active duty.

The commitment of military spouses in supporting their servicemembers' military careers often results with having their voices silenced (Harrel, 2001) and self-identities lost or forgotten (Eubanks, 2013). Furthermore, the effects the military lifestyle which is characterized by relocations, deployments, and *military comes first culture*, may have a direct effect on female military spouses' ability or inability to participate in the labor force (Abdelaal, 2022; Ballard & Borden, 2020; Blakely et al., 2014a; Blakely et al., 2014b ; Burrell et al., 2006; Chrisinger, 2019, 2020, 2021; DaLomba et al., 2020; Hiring Our Heroes, 2017; Trewick & Muller, 2014; Wang et al., 2017; Williams et al., 2020.) This effect may be even more troubling for female military

spouses' who possess advanced degrees and see themselves as either experiencing a longer time being unemployed compared with their counterparts who possess less than a master's degree level education (DaLomba et al., 2020) or as being underemployed, which could mean overqualified, underpaid, or underutilized in their current positions (Abdelaal, 2022; Chrisinger, 2019, 2020; Williams et al., 2020). Chrisinger (2020) reported that in recent years, a growing number of military spouses are taking initiative in solving their own employment issues and leveraging technological advances to pivot from traditional employment to operating their own business or engaging in contract work.

According to the Military Spouse Chamber of Commerce (2021), military spouses may opt to pursue entrepreneurship because it provides them with income, flexibility, and a portable career that moves with them during each relocation. Feminist epistemology, as the main theoretical framework of this study, connected the importance of exploring the lived experiences of female military spouses in giving voice for this marginalized population. In addition, transformative entrepreneurship was used as a lens in designing this narrative inquiry to examine the professional transformations that may be derived from the entrepreneurial experiences of female active duty military spouses with advanced degrees. Entrepreneurship as an alternative career option (Braches & Elliott, 2016; Ferreira, et al., 2017) was viewed as a means of overcoming the effects of active duty military life on their labor force participation or employability. The individual narratives gathered from Samantha, Julia, Wilma, Linda, and Anna became the collective experiences of female military spouses with advanced degrees and their ability to overcome underemployment through meaningful entrepreneurial endeavors.

### **Research Questions**

Three research questions were central to this narrative inquiry:

Research Question 1: How do female active duty military spouse entrepreneurs with advanced degrees describe their journey to entrepreneurship?

Research Question 2: How do female active duty military spouses with advanced degrees perceive available funding programs and educational services to support growth and development of their entrepreneurship?

Research Question 3: How do female active duty military spouse entrepreneurs with advanced degrees describe professional transformations that may have stemmed from their entrepreneurship?

Creswell (2015) stated that narrative researchers describe the lives of the participants, collect, and tell their stories, and write narratives to understand the participants' experience. The five participants for this study were chosen through purposeful sampling, specifically convenience sampling, and their location did not depend on any specific site due to the geographically dispersed military installations located worldwide. The semi structured interviews were conducted virtually using Zoom as the virtual interview platform and lasted between 45 and 60 minutes for each participant. Upon completion of the Zoom interviews, the five participants' individual entrepreneurship stories were transcribed, and I retold their stories in my own words. Each narrative was sent to each participant for member-checking to ensure that the restoried narratives were accurately presented.

The steps taken in the analysis of the included: (a) providing a voice for the study participants (Ollerenshaw & Creswell, 2002), (b) learning the lived experience of the female military spouse entrepreneurs with advanced degrees (phenomenon) from retelling their stories into narratives (Clandinin & Connelly, 2000), and (c) extracting the findings derived from the basic elements of qualitative data analysis: codes, patterns, categories, and themes (Kim, 2016).

From the restorying and coding of the narratives of the five study participants, four themes and subthemes were developed through data analysis: (1) *Achieving Flexibility in Entrepreneurship*, covered the following subthemes: flexibility in work-life balance, flexibility in work location, flexibility in making decisions; (2) *Finances: A Challenge and Opportunity in Entrepreneurship* included the following subthemes: challenge in raising capital and cashflow and opportunity in income; (3) *Use of Resources in Entrepreneurship* encompassed the subthemes: professional network and special programs; and (4) *Growth in Competencies from Entrepreneurship* encompassed the following subthemes: courage and resilience, business and management, and human relations.

### **Interpretation and Importance of Findings**

Creswell (2013) emphasized that in qualitative research the process starts from philosophical assumptions moving towards interpretive lens, and eventually leads to procedures in studying human problems. This section focuses on how the three research questions that guided this narrative inquiry were answered and interpreted from the restoried narratives of the five participants selected for this study. The interpretation and importance of the findings as each relate to the three research questions are as follows:

#### **Interpretation and Importance of Findings for Research Question 1**

Research question 1 was, “How do female active duty military spouse entrepreneurs with advanced degrees describe their journey to entrepreneurship?” In answering this question, it is necessary to first understand the importance of the entrepreneurial journey of female military spouses with advanced degrees. The journey to entrepreneurship provides an in-depth look into the lived experience of female military spouses with advanced degrees. The individual journeys of the participants were unique because of the varied personal experiences and backgrounds of

the participants as confirmed by Haraway (1988) through situated knowledge, an aspect of feminist epistemology which provide knowledge that is highly specific to a situation and from a certain perspective.

The journey to entrepreneurship by the female military spouse entrepreneurs with advanced degrees in this study illustrated a different picture from what Bradbard et al. (2014), and Heredia and Fusch (2020) reported that military spouses are attempting to overcome underemployment and achieve financial stability by establishing businesses. When in fact, the main catalyst in their journey to entrepreneurship was the common desire to solve a problem that was both relevant and relatable to each of the participants. Ferreira et al. (2017) offered an explanation by pointing out the search for self-fulfillment and feminine identity are possible stimuli for females to transition from paid employment to entrepreneurship. Anna admitted she did not set out to become a business owner or an entrepreneur early in her career. The same can be implied from the other participants' experiences because all of them started out being employed by an organization before founding a business.

The study participants described their journey to entrepreneurship more as being more about their personal desires and innate interests of solving a problem which appears to be tied in their search for self-fulfillment and feminine identity. Samantha became a freelance virtual assistant after experiencing years of unemployment due to military relocations. She discovered that she could help online business owners grow their ventures by establishing a digital marketing business. Julia established a scholarship foundation for military spouses after realizing a gap existed between the availability of technology-focused jobs and the issue of unemployment among military spouses. She also founded a business coaching venture to help military spouse entrepreneurs make profit and create income from their businesses. Wilma through her academic

background in bioengineering, found herself co-founding a biotechnology company that creates medical products to help people.

Linda shifted from her professional background as a political science professor towards providing editing and coaching services to support graduate students. Anna first started out as a private practice as a Speech Language Pathologist because she felt that there was a lack of real connection and wanted to have a more one-on-one approach with the families who needed support for their children with special needs. She eventually expanded her venture into a business partnership with a prior colleague to provide services for military families who require speech-language, feeding, occupational and physical therapies for their children.

Overall, the study participants described their journeys to entrepreneurship to be positive. Agarwal and Ulenka (2015) posited that women embark on entrepreneurship to attain autonomy, flexibility, an opportunity to earn a higher income or increase their work, and/or personal and family life balance. The participants in this study revealed that they were more inclined to make a career move into entrepreneurship because of the opportunity to create flexibility on their own terms. Upon careful exploration of the lived experience of the female military spouse entrepreneurs with advanced degrees, the findings from the current study diverged from the existing literature.

Linda and Julia designed their entrepreneurship around how they perceived their work-life balance should fit their military lifestyle. Anna fulfilled her role as a wife, and as a business owner while managing two different time zones by being in business already for a few years. Samantha achieved her desire to care for her child at home as an established freelance virtual assistant. Wilma, as a scientist and a company executive, devoted time to connect with the military spouse community and volunteer for a nonprofit organization. However, with the

description of lived experience of the participants above, the occurrence of flexibility in work-life balance, work location, and in making decisions are more apparent when the participants have already been immersed in their entrepreneurial journeys.

Anna shared, “I think there's a pride that comes with entrepreneurship when you start something from scratch and build it to a point where it can support your lifestyle needs.” Samantha highly recommended entrepreneurship as an alternative form of employment particularly for individuals who aspire to have the freedom to control their schedule, possess career continuity, and attain unlimited income potential. Along with Julia, Samantha was looking at the future when their servicemember spouses retire from military service and being able to provide additional economic support to attain financial stability for their families through either full time or part time entrepreneurship. Therefore, for this study it is important to identify that attaining flexibility, achieving financial stability, and overcoming underemployment were mainly described as benefits of entrepreneurship rather than reasons that these participants gave for establishing a business.

### **Interpretation and Importance of Findings for Research Question 2**

Research question 2 was, “How do female active duty military spouses with advanced degrees perceive available funding programs and educational services to support growth and development of their entrepreneurship?” The participants in this study perceived available funding programs and educational services to support growth and development of their entrepreneurship as diverse and useful in every stage of their entrepreneurship. Rembiesz et al. (2018) indicated that the costs of running a business is a significant barrier to female entrepreneurship. However, the female military spouse entrepreneurs with advanced degrees were able to overcome this barrier. The majority of the study participants described that they had

self-funded the capital in starting and operating their businesses instead of utilizing funding programs from outside sources. Interestingly, it can be noted that the self-funded businesses of the participants in this study were primarily service-based business models.

The participants' service-based business models are represented by professional services rendering therapies, digital marketing, coaching, and consulting as sampling of service offerings. Wilma has a unique situation because she, alongside her supervisor (the primary investigator of the biomedical engineering laboratory), several colleagues from the laboratory, and an orthopedic surgeon altogether founded the biotechnology startup company in Southern California. Wilma is the only participant with a product-based business model compared to the other participants of the study.

The participants perceived educational services in the form of networking as most useful in supporting every stage of their entrepreneurship. Their professional and personal networks were represented by their membership in various communities both in the public and private sectors. Julia's tip for aspiring and current military spouse entrepreneurs is to "Build a network, build your reputation, but don't get caught up in the popularity contest."

Wilma suggested, "Surround yourself with people that will support you." While Linda advised to use your network in discovering the services you can provide to others. Unknown to Anna, she followed Linda's advise when she used her personal network among military spouses to assess the services needed by the military community that she can fulfill as a Speech Pathologist. As a seasoned business owner, she also participated within her professional network of fellow military spouse entrepreneurs contributing her entrepreneurial knowledge and business contacts.

Of note, the participants also shared that the education services focused on

entrepreneurship through professional development classes, seminars, or workshops they mostly participated in were from the private sector rather than public or government sponsored.

Samantha felt that most of the professional development resources from the government or the military were geared towards spouses finding a job or for people who want to be a paid employee. Wilma as bioengineering scientist and researcher, focused on learning the economics and business concepts such as pre and post money evaluation, grant proposal writing, and venture capital funding necessary for her to understand as an entrepreneur via seminars and workshops offered by the university where she is also employed.

As a military spouse and a military veteran, Julia was the only participant who attended and completed the Ignite Program offered by Stanford University. Julia was able to attend Stanford University's Ignite Program because the university made it available to 20 military veterans each year at \$2,000 while using the Veterans Affairs (VA) education benefits to cover the cost. Military spouses who are also military veterans can also participate in specific educational services supporting veterans to pursue entrepreneurship. They are in a special situation as they can tap into multiple educational services focused on entrepreneurship because of their unique status as both a military spouse and a military veteran.

To conclude this section, the participants in this study perceived available funding programs and educational services to support growth and development of their entrepreneurship as diverse and useful in every stage of their entrepreneurship. The majority of the study participants described that they had self-funded the capital in starting and operating their businesses instead of utilizing funding programs from outside sources. In addition, the participants in this study perceived educational services in the form of networking as most useful in supporting every stage of their entrepreneurship. Notably, the participants also shared that the

education services focused on entrepreneurship through professional development classes, seminars, or workshops they mostly participated in were from the private sector rather than public or government sponsored.

### **Interpretation and Importance of Findings for Research Question 3**

Research Question 3 was, “How do female active duty military spouse entrepreneurs with advanced degrees describe professional transformations that may have stemmed from their entrepreneurship?” The participants in this study described professional transformations as exhibiting creative problem-solving skills, strategic leadership, financial fluency, and mentorship. According to Spencer et al. (2019), professional transformations were derived from the entrepreneurial competencies of courage, risk taking, resilience, and ability to manage ambiguity. By connecting the professional transformations gained from entrepreneurial competencies, transformational entrepreneurship was used as a lens for a more in-depth exploration of the lived experiences of the female active duty military spouse entrepreneurs with advanced degrees. Specifically, in overcoming issues surrounding underemployment while their servicemember spouse was on active duty.

Reflecting on her own entrepreneurial experience, Samantha modelled her professional transformation by possessing creative problem-solving skills when she said, “Don't be afraid to try something new and if it doesn't work or you find you don't enjoy it, don't be afraid to pivot.” While Linda and Wilma both showed that through entrepreneurship, creative problem-solving is seeking out resources to fill the gaps to run and grow a business. Linda used books to help her solve issues in her business while Wilma leveraged the availability of business-focused seminars and workshops through her affiliation with the university she works for to learn about running a company.

Wilma's professional transformation was also mirrored in her strategic leadership when she said,

Your experiences make you who you are. If you think that you put everything on hold and you are not doing like what you originally thought you were going to do, maybe the path that you're on now is even better than the one you were originally going to pursue.

Further, Anna's professional transformation is reflected from her strategic leadership in laying down the foundations for her business partner and their remote staff to handle the operations and revenue generation of her company headquartered in Utah, while she and her family are assigned overseas. Julia became more financially fluent through entrepreneurship when she gave up her scholarship foundation business and built an online business coaching venture. She provided online business coaching to create revenue for herself because she realized that making profit needs to be prioritized to maintain the sustainability of a business venture.

All five study participants serve as mentors in various volunteer capacities either through formal or informal leadership activities. Informally, Samantha serves as a mentor to others, specifically to those she has either a professional or personal relationship who are wanting to pursue entrepreneurship. On the other hand, Wilma holds a formal leadership role with a nonprofit organization advocating for young females to blend both science and non-science career fields harmoniously.

In this section, it has been explained that transformational entrepreneurship was used as a lens for a more in-depth exploration of the lived experiences of the female active duty military spouse entrepreneurs with advanced degrees. Particularly in overcoming issues surrounding underemployment while their servicemember spouse was on active duty. The findings indicated that the professional transformations gained from entrepreneurial competencies were: creative

problem-solving skills, strategic leadership, financial fluency, and mentorship

### **Implications**

Through my research, I have contributed to the fields of workforce education and development, human resources development, female entrepreneurship, and military spouses. There are two implications from this narrative inquiry. First, there are practical implications for professional practice added by this study. This study should, therefore, be of value to education and career counselors, as well as transition readiness and family member employment, practitioners who support military communities. These practitioners are provided an additional insight when working with military spouses who are facing difficulty in seeking employment that provides equitable pay for their educational attainment and skills (underemployment).

Particularly, the insight of understanding that entrepreneurship as an alternative career or employment option may help resolve underemployment issues and reduce the high unemployment rate among military spouses. Consequently, military spouses can be guided to explore their employment desires and innate interests in solving a relatable problem in their journey to entrepreneurship. Moreover, military spouses may develop a better understanding of the benefits and professional transformations that come with this alternative career option.

Second, there are theoretical implications presented by this study. This narrative inquiry followed the recommendation by Hirudayaraj and Shields (2019) of incorporating feminist perspectives in human resources development (HRD) research and explore how work and life affect career development of women in different social, cultural, economic, and political contexts. In terms of HRD research, my study provided an overarching need to use feminist epistemology in providing voice for female military spouses (Disque, 2016; Enloe, 2001; Elliott, 2020) to better understand their point of view, personal experiences, and employment needs and

challenges. Under the social context, the participants identified the importance of having a network as an educational service to help support them in every stage of their entrepreneurial journeys.

Culturally, through my study, I illustrated what makes the military lifestyle unique for military spouses when compared to their civilian counterparts. Female military spouse entrepreneurs with advanced degrees also shared the benefits and challenges of the military lifestyle with their entrepreneurship. From an economic standpoint, the findings of the study revealed that entrepreneurship contribute towards their finances.

In terms of political context, Abdelaal (2022) highlighted that the military spouse unemployment rate of 25% has remained unchanged within the last two decades to date despite the extensive advocacy, resources and programs dedicated to military spouse employment created by governmental organizations such as the Department of Defense (DOD) and the United States (U.S.) Chamber of Commerce. Most of the participants sourced educational services for entrepreneurship in the form of professional development classes, seminars or workshops from the private sector rather than public or government-sponsored because they saw the diversity of educational services that fit their specific business needs from the private organizations.

### **Recommendations for Action**

The findings of this narrative inquiry underscore two specific recommendations for action that are beneficial toward the military spouse population. My first recommendation is to extend the focus of career support provided by organizations in delivering educational services for military spouses to cover types of business models including product-based, service-based, and online business models in various stages of entrepreneurship. This first recommendation was derived from Anna's statement that she would like to have a more advanced level of

entrepreneurship courses (that will fit the needs of her business as it continues to grow and expand). This way, as Anna explained, there would be available course content and support as a business grows from one stage to another. From her experience, having a course content on establishing business partnerships would have been an excellent resource. Same is true for Samantha, she felt that educational services focused on online business ownership would have been helpful for her digital marketing venture.

Anna also expressed that, what she would like to happen in the future as a form of support for herself and fellow military spouses is to have more grants, scholarships, or fundings exclusively for military-spouse owned businesses. From this vantage point, the second and final recommendation for action for this study is to help raise awareness among military spouse entrepreneurs that they possess access to more potential funding programs. Mainly because they can utilize financial resources from within the military and government (public sector), as well as outside the military (private sector) to support their entrepreneurship.

Raising the awareness of military spouse entrepreneurs regarding accessibility to entrepreneurial resources could be achieved through networking opportunities with their private sector or civilian counterparts. In this manner, the information exchange is best facilitated. Further, possible mentorship between military spouse and civilian entrepreneurs may also be fostered to strengthen collaborations and resource sharing.

### **Recommendations for Further Study**

This narrative inquiry has extended the knowledge about the lived experience of female military spouse entrepreneurs with advanced degrees. The findings from this narrative inquiry offered perspectives regarding their journey to entrepreneurship, benefits and challenges of entrepreneurship, funding programs and educational services, and professional transformations

that benefit the participants in attempting to mitigate employment issues while their servicemember spouse was on active duty. To further understand the lived experiences of military spouses, I recommend three areas for further study.

### **Future Research to Encompass Other Military Spouse Subpopulations**

Williams et al. (2020) posited that the most significant barrier in understanding the full-scale effects of military lifestyle on labor force participation of military spouses is because of the lack of availability of quality data. Therefore, continued research efforts are needed to continue to extend the knowledge about military spouse subpopulations. For this narrative inquiry, the female active duty military spouse entrepreneurs with advanced degrees who are married to male servicemembers was the main source of study participants.

However, there are also male active duty military spouses in the community who may share similar experiences. The same with female military spouses married to female servicemembers and military spouses married to veterans but were all excluded from this research. Another subpopulation is military spouses who completed undergraduate degrees up to a bachelor's level that were not included in this study. Hopefully, the understanding that military spouses are composed of subpopulations that need to be examined separately (Trewick & Muller, 2014) is applied in future research endeavors.

### **Future Research to Encompass Loss of Identity and Labor Force Participation**

A topic that emerged in this study was the loss of identity among military spouses. A sampling of the literature reviewed for this study reported the frustration of military spouses of being identified as a military spouse rather than being able to establish their own personal identities (Eubanks, 2013; Elliott, 2020; Mailey et al., 2018; Ziff and Garland-Jackson, 2020). Significantly, employment is a contributing factor to wellbeing (Trewick & Muller, 2014),

purpose (Elliott, 2020), identity (Eubanks, 2013), sense of self-confidence and value (Gribble et al., 2019), and financial stability (Chrisinger, 2020) of military spouses with advanced degrees from the various armed services. Moving forward, it would be a timely endeavor to investigate the correlation of loss of identity and labor force participation among military spouses with advanced degrees for future research.

### **Future Research to Encompass Burnout and Mental Health in Entrepreneurship**

Some of the study participants shared that they have encountered burnout and mental health challenges during their journey in entrepreneurship as a military spouse. Julia provided an insight about entrepreneurship combined with military life;

Entrepreneurship is not for the faint of heart. It is a very challenging thing to do, no matter what you're doing, it's extremely challenging to do for the average person. And when you add in moving every two to three years, it adds a layer of stress.

The added layer of stress in entrepreneurship while living a mobile military lifestyle is a relevant topic worthy of investigation. Furthermore, Julia advised about the importance of preventing burnout and the value of taking care of one's mental health as an entrepreneur. Coincidentally, Stephan (2018) emphasized on the growing research interest about the mental well-being of entrepreneurs to better understand entrepreneurial action, decision making, and motivation in helping entrepreneurs sustain the economic and societal benefits of their ventures. Therefore, future research to take a closer look at the implications of burnout and mental health alongside military spouse entrepreneurship is called upon.

## Conclusion

The main problem explored through this narrative inquiry is tied directly with the military lifestyle as it poses numerous challenges and stressors to military spouses, particularly in labor force participation while their servicemember is still on active duty (Abdelaal, 2022; Ballard & Borden, 2020; Blakely et al., 2014a; Blakely et al., 2014b ; Burrell et al., 2006; Chrisinger, 2019, 2020, 2021; DaLomba et al., 2020; Hiring Our Heroes, 2017; Trewick & Muller, 2014; Wang et al., 2017; Williams et al., 2020). Entrepreneurship as an alternative career or employment option (Braches & Elliott, 2016; Ferreira, et al., 2017) may help resolve underemployment issues and reduce the high unemployment rate among military spouses. The purpose of this narrative inquiry was to explore the entrepreneurial experiences of female military spouses with advanced degrees.

This study documented how these entrepreneurial experiences may help the military spouse population overcome underemployment while the servicemember spouse is still on active duty. Underemployment refers to the occurrence when workers are classified as inadequately employed, underutilized, underpaid, overeducated or overskilled, and overqualified or as having low skill utilization or reemployment quality for jobs (McKee-Ryan & Harvey, 2011). The research questions central to the study were:

Research Question 1: How do female active duty military spouse entrepreneurs with advanced degrees describe their journey to entrepreneurship?

Research Question 2: How do female active duty military spouses with advanced degrees perceive available funding programs and educational services to support growth and development of their entrepreneurship?

Research Question 3: How do female active duty military spouse entrepreneurs with

advanced degrees describe professional transformations that may have stemmed from their entrepreneurship?

The review of literature for this narrative inquiry utilized two approaches in exploring the central phenomenon of the entrepreneurial experiences of female military spouses with advanced degrees and connecting the central phenomenon with the existing employment challenges, particularly the underemployment of military spouses. The two approaches covered the profile of the female military spouse (identity), and the transformations in overcoming underemployment brought upon by the active duty military life (opportunity). This narrative inquiry used feminist epistemology (Hirudayaraj & Shields, 2019) as the main theoretical framework to explore how female active duty military spouse entrepreneurs were able to overcome the indirect oppression through militarization and stereotypes that challenges employment of this population; and gave voice to help reveal the identities of female military spouses with advanced degrees for who they are, and not just according to what their spouses do for a living.

Much focus was also extended in using transformational entrepreneurship (Sletlli, 2019) as a lens in providing deeper understanding of the professional transformations of female active duty military spouses with advanced degrees derived from their entrepreneurship. Sletlli (2019) defined transformational entrepreneurship as a purposeful action with the capability of delivering changes in the lives of entrepreneurs and in the society they belong. The themes derived from the restoried narratives were: *Achieving Flexibility in Entrepreneurship*, *Finances: A Challenge and Opportunity in Entrepreneurship*, *Use of Resources in Entrepreneurship*, and *Growth in Competencies from Entrepreneurship*. The findings from this narrative inquiry made several contributions to the current literature focused on military spouses. The entrepreneurial journeys of the participants were unique because of the varied personal experiences and backgrounds of

the participants as confirmed by Haraway (1988) through situated knowledge, an aspect of feminist epistemology which provide knowledge that is highly specific to a situation and from a certain perspective.

The participants described their journey to entrepreneurship as seemingly tied with their individual desires and interests of solving a relevant and relatable problem. Further, attaining flexibility, achieving financial stability, and overcoming underemployment are mainly described as benefits of entrepreneurship rather than reasons in establishing a business. An unexpected finding from this study was the description of burnout and mental health in entrepreneurship from two of the study participants.

The participants in this study perceived available funding programs and educational services to support growth and development of their entrepreneurship as diverse and useful in every stage of their entrepreneurship. The majority of the study participants described that they have self-funded the capital in starting and operating their service-based businesses rather than utilizing other funding sources. Furthermore, the participants perceived educational services in the form of professional and personal network as most useful in supporting every stage of their entrepreneurship. Their network is represented by their membership in various communities both in the public and private sectors. A surprising finding from this narrative inquiry, is the unique situation of military spouses who are also military veterans because of their eligibility to also participate in funding programs and educational services primarily directed toward military veterans.

The participants in this study described professional transformations as exhibiting creative problem-solving skills, strategic leadership, financial fluency, and mentorship. According to Spencer et al. (2019), professional transformations were derived from the

entrepreneurial competencies of courage, risk taking, resilience, and ability to manage ambiguity. By connecting the professional transformations gained from entrepreneurial competencies, transformational entrepreneurship was used as a lens for a more in-depth exploration of the lived experiences of the female active duty military spouse entrepreneurs with advanced degrees. Specifically, in overcoming issues surrounding underemployment while their servicemember spouse was on active duty.

In conclusion, this narrative inquiry has extended the knowledge about the lived experience of female military spouse entrepreneurs with advanced degrees. The findings suggest that female military spouse entrepreneurs with advanced degrees may have more needs in ameliorating employment challenges and professional viability stemming directly from their military lifestyle than what has been noted in the military spouse literature. This study lays the groundwork for future research to encompass subpopulations of military spouses excluded from the current study, the loss of identity and labor force participation among military spouses with advanced degrees, as well as burnout and mental health in military spouse entrepreneurship.

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## Appendix A

### Recruitment Post

*Hello! My name is Rosette Obedoza, the Principal Investigator of the qualitative research entitled, "A Narrative Inquiry on the Entrepreneurial Experiences of Female Military Spouses with Advanced Degrees." This research is being done in pursuit of my doctoral degree program at the University of New England.*

**Purpose:** The purpose of this narrative inquiry is to explore the entrepreneurial experiences of female military spouses with advanced degrees. This research will document how these entrepreneurial experiences may help the military spouse population overcome underemployment while their servicemember spouse is on active duty.

**Research Procedures Involved:** Participation to this research is voluntary. Interested individuals will contact me (Principal Investigator) directly via the e-mail address provided below. A screening questionnaire (with an estimated completion time of 20 minutes), Participant Information Sheet, and a schedule to set up an interview will be sent back by the Principal Investigator. A notification of non-select will be sent out to the rest of the eligible participants once the five participants have been identified by the Principal Investigator. If selected to participate in the study, participants are to attend one scheduled virtual interview using Zoom videoconferencing platform with the Principal Investigator (between 45-60 minutes in duration). The interview is recorded for transcription purposes. Each participant is provided five days to review her individual story (narrative) as retold by the Principal Investigator, for accuracy and provide revisions as needed.

**Who:** You are eligible to participate in this research and share your story if all the following are true about you. You are/were:

- An adult (at least 18 years old), female military spouse married to a male active duty servicemember in the Army, Air Force, Navy, Marines, or Coast Guard.
- An entrepreneur who owns and operates a small business delivering a product-based, service-based, or franchise-type business model; and manages between 1-1,500 employees making less than \$40 million in revenue each year.
- Have earned an advanced degree (Master's, terminal doctoral degree in Medicine, Law, Dentistry, etc., or doctorate degree in any field) before becoming an entrepreneur.

**If you do not meet the criteria above, you are not able to participate in the study.**

- **YOUR STORY MATTERS.** By sharing your entrepreneurial experience, you are helping other military spouses increase awareness of the opportunities in entrepreneurship.
- **HOW:** If you are interested in potentially participating in my study, please contact me privately at [robedoza@une.edu](mailto:robedoza@une.edu). The period for a response is five days from the date of this posting. For confidentiality reasons and to ensure validity of my study, the comment feature has been turned off. Please do not respond directly to this thread or avoid making public comments regarding my study. I appreciate your cooperation and support as I strive to explore this topic further.

## Appendix B

### Introduction E-Mail to Participants

Dear [Name of Participant]:

My name is Rosette Mupas-Obedoza and I am a doctoral candidate at the University of New England. I am writing to confirm your participation in my dissertation research study. I will be exploring the entrepreneurial experiences of female military spouses with advanced degrees. This study will document how these entrepreneurial experiences may help the military spouse population overcome underemployment while their servicemember spouse is on active duty. Participation in the study is voluntary and confidentiality will be maintained to each of the participants' satisfaction.

To accept your participation in the study, attached are two forms: (1) Participant Screening Questionnaire, and (2) Participant Information Sheet. Please review, complete, and send me back the Participant Screening Questionnaire no later than **[5 days after the date on the e-mail]**. Lastly, to schedule your virtual interview using Zoom, please include on your e-mail response with the Screening Questionnaire (as an attachment), your **three preferred dates with corresponding times of the day and your time zone to express your availability within the next two weeks**. After I receive the Screening Questionnaire and your availability, I will send a calendar invite to confirm the day and time of the interview with the Zoom link or call details.

If you have any questions pertaining to the study, please contact me on this e-mail address: [robedoza@une.edu](mailto:robedoza@une.edu). Your direct support in this study will be extremely valuable to military spouses, as well as other scholars and practitioners in the field.

Thank you for your time and consideration.

Best regards,

Rosette Mupas-Obedoza  
Doctoral Candidate  
University of New England  
[robedoza@une.edu](mailto:robedoza@une.edu)

## Appendix C

### University of New England Participant Information Sheet

Information Sheet Version Date:	April 30, 2022
IRB Project #:	0422-11
Title of Project:	A Narrative Inquiry on the Entrepreneurial Experiences of Female Military Spouses with Advanced Degrees
Principal Investigator (PI):	Rosette Mupas-Obedoza
PI Contact Information:	E-mail: <a href="mailto:robedoza@une.edu">robedoza@une.edu</a>   Phone: +1.951.816.5438

#### INTRODUCTION

- This is a project being conducted for research purposes.
- The intent of the Participant Information Sheet is to provide you with pertinent details about this research project.
- You are encouraged to ask any questions about this research project, now, during or after the project is complete.
- Your participation is completely voluntary.
- The use of the word ‘we’ in the Information Sheet refers to the Principal Investigator and/or other research staff.
- If you decide to participate, you have the right to withdraw from this research project at any time without penalty. If you decide not to participate, any data collected will be deleted and will not be used in the project.

#### WHAT IS THE PURPOSE OF THIS PROJECT?

The purpose of this narrative inquiry is to explore the entrepreneurial experiences of female military spouses with advanced degrees. This study will document how these entrepreneurial experiences may help the military spouse population overcome underemployment while the male servicemember spouse is still on active duty.

#### WHY AM I BEING ASKED TO PARTICIPATE IN THIS PROJECT?

You are being asked to participate in this research project because you have fulfilled the following selection criteria:

- 1) You are an adult (at least 18 years old), female military spouse married to a male active duty servicemember in the Army, Air Force, Navy, Marines, or Coast Guard.
- 2) You are an entrepreneur who own and operate a small business delivering product-based, service-based, or franchise-type business model; and manage between 1-1,500 employees making less than \$40 million in revenue each year.
- 3) You have earned your advanced degree before becoming an entrepreneur. Advanced degrees include completed postgraduate degrees in the master’s level or higher such as a doctorate degree in all career fields.

#### WHAT IS INVOLVED IN THIS PROJECT?

You will be asked to:

- Complete a Screening Questionnaire (will entail an estimated 20 minutes) sent via e-mail by the Principal Investigator (PI) or researcher. This Screening Questionnaire includes questions on demographics, educational level completed, timeline of the participant's entrepreneurial journey and other important factors that encompass the active duty female military spouses' entrepreneurship experience.
- Receive either an invitation for an interview appointment or e-mail of non-select. Once the Primary Investigator (PI) received all the completed screening questionnaires and interview schedules from the eligible participants, only 5 will be selected by confirming an interview appointment. A notification e-mail of non-select will be sent to the rest of the eligible participants.
- If selected to participate in the study, attend one scheduled virtual interview using Zoom videoconferencing platform with the Principal Investigator (PI) (between 45-60 minutes in duration). The interview will be recorded for transcription purposes.
- Review your story (narrative) as retold by the Principal Investigator (PI). You will have 5 days to review to review the story (narrative) for accuracy and provide revisions as needed. If there is no communication from the participants during the five days given to provide adjustments, the story (narrative) will be considered as accurate.

### **WHAT ARE THE POSSIBLE RISKS OR DISCOMFORTS INVOLVED FROM BEING IN THIS PROJECT?**

There is always the potential of risk with any research, especially around privacy and breach of confidentiality, but the risks will be minimal and mitigated by the use of pseudonyms for any identifying information.

- Please review the 'WHAT ABOUT PRIVACY AND CONFIDENTIALITY?' section of this Information Sheet for steps for how the Principal Investigator will minimize your invasion of privacy or breach of confidentiality from occurring.
- If you feel that questions are too sensitive, personal in nature, or do not want to answer, you may skip that question, for any reason.

### **WHAT ARE THE POSSIBLE BENEFITS FROM BEING IN THIS PROJECT?**

There are no likely benefits to you by being in this research project; however, the information we collect may help us understand the entrepreneurial experiences of female military spouses with advanced degrees.

### **WILL YOU BE COMPENSATED FOR BEING IN THIS PROJECT?**

You will not be compensated for being in this research project.

### **WHAT ABOUT PRIVACY AND CONFIDENTIALITY?**

We will do our best to keep your personal information private and confidential. However, we cannot guarantee absolute confidentiality. Your personal information may be disclosed if required by law. Additionally, your information in this research project could be reviewed by representatives of the University such as the Office of Research Integrity and/or the Institutional Review Board.

The results of this research project may be shown at meetings or published in journals to inform other professionals. If any papers or talks are given about this research, your name will not be used. We may

use data from this research project that has been permanently stripped of personal identifiers in future research without obtaining your consent.

The following additional measures will be taken to protect your privacy and confidentiality:

Methods to protect your *privacy* and confidentiality include:

- The Principal Investigator (PI) or researcher will be conducting the interview in a private setting to ensure others cannot hear the conversation.
- Since the interview is to be conducted online using Zoom, you have the option to not turn on your camera.
- The Principal Investigator (PI) or researcher will ensure that private data are not collected without the participant's knowledge and consent.
- The Principal Investigator (PI) or researcher will safeguard data through use of encrypted files, use of a password-protected computer, and restricting access to data only to the researcher.
- The Principal Investigator (PI) or researcher will be stripping interviews of all personally identifiable information during the transcription process. Use of a pseudonym instead of the participant's name and any identifiable data will be employed.
- The Principal Investigator (PI) or researcher will destroy the audio/video after the participant reviews the stories (narratives) for accuracy.
- The Principal Investigator (PI) or researcher will destroy participant personally identifiable information (e.g., name, e-mail) obtained for recruitment purposes after the participant reviews the stories (narratives) for accuracy.
- A master list with a unique study ID linked to each participant name, e-mail address, and pseudonym will be used to retain identifiers in coding the study data. The master list will be stored securely, and separately from the study data. The master list or key will be destroyed after the participant narratives have been verified by the participants for accuracy.
- After three years, all transcripts and data will be destroyed, aligning with federal guidelines and those set forth from the UNE IRB of documented evidence, minimizing confidentiality risks.

### **WHAT IF YOU HAVE QUESTIONS ABOUT THIS PROJECT?**

You have the right to ask, and have answered, any questions you may have about this research project. If you have questions about this project, complaints or concerns, you should contact the Principal Investigator (PI) listed on the first page of this document.

### **WHAT IF YOU HAVE QUESTIONS ABOUT YOUR RIGHTS AS A RESEARCH PARTICIPANT?**

- If you have questions or concerns about your rights as a research participant, or if you would like to obtain information or offer input, you may contact the Office of Research Integrity at (207) 602-2244 or via e-mail at [irb@une.edu](mailto:irb@une.edu).

## Appendix D

### Participant Screening Questionnaire

**Project Title:** A Narrative Inquiry on the Entrepreneurial Experiences of Female Military Spouses with Advanced Degrees

Prior to completing this questionnaire, please read the UNIVERSITY OF NEW ENGLAND (UNE) PARTICIPANT INFORMATION SHEET.

To schedule your interview session, please return the completed Participant Screening Questionnaire via e-mail to [robedoza@une.obedoza](mailto:robedoza@une.obedoza) with your preferred days and times for your interview no later than [date].

Thank you for your interest in participating in my study. You may opt to skip any of the questions below if you feel uncomfortable in providing an answer or information. For questions that do not pertain to your situation, please mark the space provided with N/A.

**Please respond to the following questions:**

Participant Study ID \_\_\_\_\_ Age \_\_\_\_\_

Are you a female currently married to an male active duty servicemember? \_\_\_\_\_ If yes, indicate your servicemember spouse's years in active duty service \_\_\_\_\_

*If No, you are not eligible to participate in this study.*

What is your spouse's branch of service and rank? \_\_\_\_\_

What is your highest advanced degree? \_\_\_\_\_

What is the field of your highest advanced degree? \_\_\_\_\_

Have you experienced employment gaps or unemployment? \_\_\_\_\_ If yes, why, and please provide approximate dates or periods of unemployment.

\_\_\_\_\_

Are you currently an entrepreneur or a small business owner? \_\_\_\_\_

Do you own and manage at least one business? \_\_\_\_\_ If yes, please list the name of the business/es, indicate the business model (product-based, service-based, franchise), industry type, and the start date of the business/es \_\_\_\_\_

\_\_\_\_\_

Why did you start your business/es? \_\_\_\_\_

\_\_\_\_\_

How long have you owned/managed your business/es? \_\_\_\_\_

\_\_\_\_\_

Are you aware of the various available funding programs and educational services to support growth and development of your business? \_\_\_\_\_

If yes, name the programs and educational services you have utilized in the past or planning to utilize in the future.

\_\_\_\_\_

Are you willing to participate in a recorded Zoom interview (no more than 60 minutes)? \_\_\_\_\_

## Appendix E

### Interview Protocol

Thank you again for volunteering to be a part of my study. I wanted to remind you that the interview is being recorded and will be transcribed. You also have the option to not turn on your camera during our interview session.

As a housekeeping procedure, I wanted to confirm your receipt of the University of New England (UNE) Participant Information Sheet and ensure that you have read and understand the information contained in the form.

At this point, I would also like to briefly go over with you the University of New England (UNE) Participant Information Sheet.

Do you have any questions about the Participant Information Sheet?

Before we begin the actual interview, I want to thank you for being a part of this important and meaningful research. **YOUR STORY MATTERS**. By sharing your entrepreneurial experience, you can help increase awareness and development of strategies to mitigate the impact of underemployment of other military spouses.

I also wanted to take a moment to describe the purpose of my study and answer any questions you may have: The purpose of my study is to explore the entrepreneurial experiences of female military spouses with advanced degrees. This study will document how these entrepreneurial experiences may help the military spouse population overcome underemployment while their male servicemember is on active-duty.

I will be retelling your story and writing your narrative using the information provided in the questionnaire and in our interview. As needed, I will also follow up with you via email. I will also send you the narrative I have prepared based on the interview transcript so that you can check for accuracy. Do you have any questions?

At this point, I wish to make sure that you are ready to begin the interview. When you are ready, I will start to record our session. Are you ready?

First, I would like you to begin your story with how and where your entrepreneurial journey as an active-duty military spouse started. Please feel free to describe the opportunities, challenges, feelings, inspirations, goals, and any aspects of your journey that you feel best describe your unique experience. I would like you to share your story with me without interruption. This is your moment to share. If needed, I will prompt you to ensure that your story is moving along and staying on track.

#### **Possible Prompts:**

Describe your experience as a military spouse and a professional with an advanced degree in finding employment.

Describe your entrepreneurial journey. How did you decide in starting your own business or businesses if you have multiple businesses?

Describe your experience with programs, resources, and support from the military or government in every stage of your business or businesses.

How did your spouse's [position, deployment, training] affect you as an entrepreneur and your business?

Describe the challenges and opportunities in managing your own business as a military spouse.

What are contributing factors to the success of your business/es?

What are major challenges you have encountered in managing your business/es?

Did your role as an entrepreneur have any effect on your ability to find future employment? If yes, please describe how your entrepreneurship positioned you to find work.

Describe your experience as an entrepreneur providing formal or informal leadership role in your community (i.e. mentor, or volunteer).

## Appendix F Institutional Review Board Approval Letter



INNOVATION FOR A HEALTHIER PLANET

Institutional Review Board  
Julie Longua Peterson, Chair

Biddeford Campus  
11 Hills Beach Road  
Biddeford, ME 04005  
(207) 602-2244 T  
(207) 602-5905 F

Portland Campus  
716 Stevens Avenue  
Portland, ME 04103

DATE OF LETTER: May 2, 2022

PRINCIPAL INVESTIGATOR: Rosette Mupas-Obedoza  
FACULTY ADVISOR: Andrea Disque, EdD

PROJECT NUMBER: 0422-11  
PROJECT TITLE: A Narrative Inquiry on the Entrepreneurial Experiences of Female Military Spouses with Advanced Degrees

SUBMISSION TYPE: Exempt Project  
SUBMISSION DATE: 4/16/2022

ACTION: Determination of Exempt Status  
DECISION DATE: 5/2/2022

REVIEW CATEGORY: Exemption Category # 2(ii)

The UNE Institutional Review Board (IRB) for the Protection of Human Subjects has reviewed the materials submitted in connection with the above referenced project and has determined that the proposed work is exempt from IRB review and oversight as defined by 45 CFR 46.104.

Additional IRB review is not required for this project as submitted. However, if any changes to the design of the study are contemplated (e.g., revision to the protocol, data collection instruments, interview/survey questions, recruitment materials, participant information sheet, and/or other IRB-reviewed documents), the Principal Investigator must submit an amendment to the IRB to ensure the requested change(s) will not alter the exempt status of the project.

Please feel free to contact me at (207) 602-2244 or [irb@une.edu](mailto:irb@une.edu) with any questions.

Best Regards,

A handwritten signature in black ink that reads "Bob Kennedy". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Bob Kennedy, MS  
Director, Research Integrity