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Smallest businesses can have big impact

By **TANNETTE JOHNSON-ELIE**
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Posted: June 19, 2007

Connections



Tannette Johnson-Elie
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After years of scraping by in low-skill jobs, Nakita Watkins today is building financial security for her family.

Watkins is among a growing population of entrepreneurs who are starting microenterprises, which have become one of the biggest sources of new jobs in the U.S.

Since January, Watkins has owned and operated a home-based cleaning company called Ms. Clean Cleaning Service, which specializes in residential and commercial cleaning. The cleaning company has two part-time employees in addition to Watkins.

"Between the kids always needing something and the bills, I was living paycheck to paycheck. It feels great to own my own company," says Watkins, 30, a Milwaukee public housing resident and a single mother of three. "This is something I'm doing for myself. It's a struggle, but it's a struggle that I'm determined to keep pushing with because I know it will pay off in the long run."

In the U.S., 23 million microenterprises offer a variety of services and products - from child care to auto repair, to retail and specialty foods - representing 18% of all employment. Wisconsin is home to nearly 400,000 microenterprises, most of them in the Milwaukee area, accounting for 14.5% of all employment in the state, according to the Washington, D.C.-based Association for Enterprise Opportunity, the national leadership organization for microenterprise.

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"When people look at job creation, they're looking at a big employer coming to town and creating a couple hundred or thousands of jobs," says association Chairman Daniel Betancourt. "In microenterprise, we're doing it one neighborhood at a time, one family at a time."

Creating jobs, wealth

In Milwaukee, microenterprises have become an important vehicle for women of color, particularly African-American women, to escape poverty and break into the economic mainstream.

The most evident example is in the child-care business, where a whole generation of black women entrepreneurs has flourished since welfare reform.

Microenterprises are very small businesses - usually run by one person with five or fewer employees - that require less than \$35,000 to start.

Often they are too small to qualify for conventional bank loans and services.

The idea behind the concept is to help low-wealth individuals create their own jobs and jobs for others through business ownership instead of sending them through conventional job training programs that often fail to give people a long-term focus on wealth creation.

Microenterprise programs provide critical access to capital, financial services and training to low- to moderate-income individuals who often are bypassed by mainstream financial institutions due to poor credit histories.

"There are no quick fixes in helping individuals to really get out of poverty and to really create wealth," says Wendy Baumann, president of the Wisconsin Women's Business Initiative Corp., a micro-lender that provides loans to start-ups and offers basic business skills training to help borrowers succeed.

"What we're really trying to do is to help individuals to provide financially for themselves through their own business and creating their own jobs and really getting down the path of being self-sufficient," she says.

Critics argue that microenterprises are too small to put a dent in poverty and don't truly

enable individuals to live well.

"A lot of people prefer to put more resources in skilled training. They don't see the potential in investing in microenterprise," says Lynn Cutler, president of the Women's Opportunities Resource Center in Philadelphia, one of the oldest microenterprise programs in the nation.

"Microenterprise has had a major impact on poverty, particularly in helping women move off of welfare. These individuals create jobs in their own community, and then they're role models in their community."



Photos/Benny Sieu

Nakita Watkins cleans a table at Ralph's Lounge in Milwaukee on Monday. Thanks to a microenterprise loan, Watkins created a company called Ms. Clean Cleaning Service, which does residential and commercial cleaning.



Thanks to a microenterprise loan, Nakita Watkins created a company called Ms. Clean Cleaning Service, which does residential and commercial cleaning. Although business is a struggle, Watkins takes pride in having created something of her own, while helping her family and the community.

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Passion, energy, promise

Consider Watkins. She was an unemployed bus driver when she came through the doors of the Wisconsin Women's Business Initiative Corp., in search of a way to improve herself financially.

After taking a nine-week financial literacy class, she emerged more astute and confident about money matters. But she didn't stop there.

Watkins continued on with an 18-week business education course offered by the women's business association, which gave her the confidence to apply for a micro-loan to start her business.

Watkins received a \$6,500 loan from the association, which she used to purchase equipment and supplies.

Now, she is on the path to wealth creation and ownership of assets, such as a home.

"The help and positive feedback I received through the (microenterprise) program helped me to keep pushing," says Watkins, who earned her GED and attends Milwaukee Area Technical College.

Baumann was impressed by Watkins' passion, energy and promise as an entrepreneur.

"This is hard because we're asking these individuals to think about money in a different way and to commit to a very rigorous savings plan and to think about the differences between needs and wants," Baumann says.





















"She went through all of that and continued and said: 'I'm going to use this money to start this business. This is my dream. This is what I always wanted to do.' "

Watkins illustrates how lower-income individuals with limited education and skills can transform their lives and find economic opportunities through microenterprise.

Given the scope of the inner city's economic problems, Milwaukee should embrace microenterprise to drive economic development and job creation and to move more families out of poverty.

Tannette Johnson-Elie writes about small and minority-owned businesses and diversity issues for the Journal Sentinel. She can be reached at (414) 223-5172 or by e-mail at telie@journal sentinel.com.

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