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## Strategies Used by Military Spouse Small Businesses During a Military Relocation

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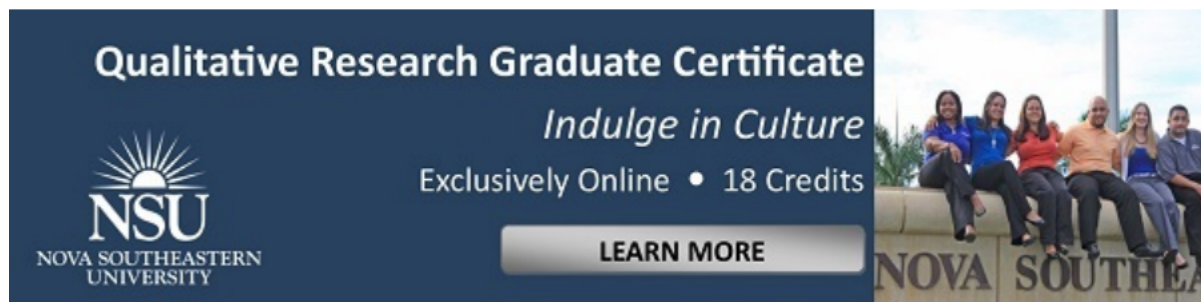
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## Strategies Used by Military Spouse Small Businesses During a Military Relocation

### Abstract

There are over 615,000 women military spouses and 1,786 known military spouse business owners who relocate every 2 to 3 years to follow their active duty spouse. The research problem addressed was the lack of strategies military spouse small business owners used to sustain their business during a mandatory military relocation. The purpose of this multiple case study was to explore the strategies 5 women military spouse small business owners, located at military installations in the Midlands and Pee Dee regions of South Carolina, used to sustain their businesses during a relocation. The sampling method used was census sampling. The systems theory was the conceptual framework of this research supported by sustainability, strategic management, and event system theories. In-depth semistructured interviews and archival documentations were the chosen methods of data collection. A CADQAS software was used to organize the data and content analysis method was to analyze the data gathered from the interviews and documents. The emergent themes were small businesses, work-life balance, business finance, barrier to business ownership, initiatives to support military spouses, and personal finances quality of life.

### Keywords

Small Businesses, Military Spouses, Women, Relocation, System Theory, Work-Life Balance, Business Finance, Barriers to Business Ownership, Multiple Case Study, Qualitative Method, System Theory, Census Sampling

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## Strategies Used by Military Spouse Small Businesses During a Military Relocation

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*There are over 615,000 women military spouses and 1,786 known military spouse business owners who relocate every 2 to 3 years to follow their active duty spouse. The research problem addressed was the lack of strategies military spouse small business owners used to sustain their business during a mandatory military relocation. The purpose of this multiple case study was to explore the strategies 5 women military spouse small business owners, located at military installations in the Midlands and Pee Dee regions of South Carolina, used to sustain their businesses during a relocation. The sampling method used was census sampling. The systems theory was the conceptual framework of this research supported by sustainability, strategic management, and event system theories. In-depth semistructured interviews and archival documentations were the chosen methods of data collection. A CADQAS software was used to organize the data and content analysis method was to analyze the data gathered from the interviews and documents. The emergent themes were small businesses, work-life balance, business finance, barrier to business ownership, initiatives to support military spouses, and personal finances quality of life. Keywords: Small Businesses, Military Spouses, Women, Relocation, System Theory, Work-Life Balance, Business Finance, Barriers to Business Ownership, Multiple Case Study, Qualitative Method, System Theory, Census Sampling*

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There are 28,443,856 small businesses in the United States (Office of Economic Research of the U.S. Small Business Administration's [SBA] Office of Advocacy, 2015). Small businesses (1 to 499 personnel) created 1.4 million new jobs, more jobs than large firms (500+ personnel, U.S. SBA, Office of Advocacy, 2015). Women-owned businesses account for 9.9 million of the small business owners, an increase of 26.8% (7.8 million) from 2007 (U.S. Census Bureau, 2015). Bradbard et al. (2014) posited that 1,756 (28% of research respondents) military spouses start their own business and often uproot and relocate to follow and support the military member's career path (Gonzalez, Matthews, Posard, Roshan, & Ross, 2015). Being the family nucleus, the military spouse often foregoes their career, so that the military member can advance in their military career (Eubanks, 2013). A military lifestyle may affect the strategies military spouses use to sustain their small business during a military relocation.

In 2014, there were 665,619 military spouses; 93% (615,736) were women (Office of the Deputy Assistant Secretary of Defense, Military Community and Family Policy, 2014). The majority of military spouses are women; therefore, my research was oriented towards women. Twenty-six percent of military spouses are unemployed, which is 3-times the unemployment rate of their civilian counterparts (U.S. Department of the Treasury [TRE] & U.S. Department of Defense [DoD], 2012). Little and Hisnanick (2007) stated military spouses are (a) less likely to work full-time, (b) more likely to be unemployed, (c) earn 25% less than their civilian counterparts, and (d) possess an advanced degree.

On average, military spouses transfer jobs every 2 to 3 years to follow the active duty military member (Gonzalez et al., 2015). The military lifestyle has military spouses relocating

more frequently than their civilian counterparts (Hosek & Wadsworth, 2013); 2.4 times more often than their civilian counterparts (Clever & Segal, 2013). Military spouses find that obtaining employment difficult because the military spouses are often subject to bias due to the military member's frequent military relocation history (Hosek & Wadsworth, 2013). Companies often do not want to invest their efforts in an employee who will eventually relocate due to military orders (Kleykamp, 2013).

Some military spouses start their businesses to improve and support the financial solvency of their household (Bradbard et al., 2014). However, less than 1% of military spouses start their own business (Bradbard et al., 2014). Aligned with Wang, Nyutu, Tran, and Spears (2015), frequent military relocations may disrupt the military spouses' business operations and force military spouses to close and relocate their businesses. The general business problem is that military spouses who own small businesses often face a disruption in their operation when they relocate, which results in a loss of profitability used to support their household. The specific business problem is that some military spouse small business owners lack strategies to sustain their businesses during a military relocation.

### **Conceptional Framework**

The conceptional framework for this study lines up under the systems theory (ST). The result of ST examines the relationship between the numerous elements of the systems which boundaries are set to differentiate what elements are inside the system and what elements are the environment of the systems (Sexton & Stanton, 2016). From a business view, Kapsali (2011) expressed ST as an interrelated subsystem of people, processes, and technologies that work together towards the accomplishment of a common goal. The ST provides alternative ways of thinking or approaches to conventional models of organizations (Gabriel, Bitsch, & Menrad, 2016). The business organization is a system of an interrelationship between elements that work together to accomplish goals, but a change to one element may cause a substantial shift in another component (Johnson, Kast, & Rosenzweig, 1964). Military spouse business owners go thru a significant change every 2 to 3 years when they relocate their business to follow the military member for career advancement (Eubanks, 2013). In line with Gandy's (2015) research, military spouse small business owners often endured unpredictable challenges; ST aligned well because military spouse small business owners must integrate different processes and components to sustain their businesses during a military relocation.

### **Literature Review**

The result of ST examines the relationship between the numerous elements of the systems which boundaries are set to differentiate what elements are inside the system and what elements are the environment of the systems (Sexton & Stanton, 2016). From a business view, Kapsali (2011) expressed ST as an interrelated subsystem of people, processes, and technologies that work together towards the accomplishment of a common goal. In addition, there were numerous theories (sustainability theory, strategic management theory, and event system theory) that supported the ST. Adams, Hester, Bradley, Meyers, and Keating (2014) posited practitioners could benefit from the ST application as a lens when viewing multidisciplinary systems and their related issues. The analysis of how frequent military relocations affected military spouses' business operations indicated the following phenomenon while conducting the literature research: work-life balance, business finance, barriers to business ownership, government initiatives to support military spouses, psychological well-being, and financial quality of life.

## Systems Theory

In the 1930s, von Bertalanffy (1972) created the general systems theory (GST) with the idea that suggests all parts of an element contributes to the workings of the system. The conception of the GST began in the science field, but later was adopted into various disciplines (von Bertalanffy, 1972). One of the disciplines that transformed from GST is ST (Adams et al., 2014). Adams et al. (2013) posited practitioners could benefit from the ST application as a lens when viewing multidisciplinary systems and their related issues.

Alblas, Peters, and Wortmann (2013) took a case study approach and used the framework of ST to explore the challenges and difficulties manufacturing companies encountered in managing the sustainability of their new products. Alblas et al. (2013) concluded that companies face difficulties setting goals, scope, and ambitions relating to the decisions and efforts of designing new sustainable products. Johnson et al. (1964) defined ST as a framework for managing and visualizing internal and external factors within an organization. Organizations are part of an industry-wide system and are in a constant state of change through being formed, operated, altered, or abolished (Johnson et al., 1964). The theoretical foundation of ST founded by von Bertalanffy, Meadows, and Checkland defined a system as an entity with many interrelated elements organized to achieve a goal for a particular purpose (Loosemore & Cheung, 2015).

## Theories Related to Systems Theory

In this article, sustainability theory, strategic management theory, and event system theory are theories used to support the ST. The sustainability theory seeks the development of processes and systems to position the company to foresee and meet the demands of the internal and external customers (Asif, Searcy, Garvare, & Ahmad, 2011). Sustainability practices differ from business to business depending on the company's size (Küçüksayraç, 2015). Small and medium enterprises (SME) can implement some sustainability practices better than larger companies because SME is less bureaucratic, can respond to change more quickly, and have better internal communication (Meredith, 2000). The use of strategic management theory conveys how a company will execute its goals to meet the demands of the companies' internal and external stakeholders (Marek, 2014). The use of strategy is not dependent on a company's size, but the daily strategies used to employ businesses' resources to attain the firms' goal (Marek, 2014). The event system theory focuses on how events affect the businesses behaviour, structure, and subsequent events across multiple levels and time span within the organization (Morgeson, Mitchell, & Liu, 2015). Morgeson et al. (2015) indicated that the event system theory is salient when the origination of events is novel, disruptive, and critical to an organization. The initiation of the events can happen at any level within an organization, and the effects felt throughout the company by changing or creating behaviours, features, and other events (Morgeson et al., 2015).

Each year an event occurs for one-third (219,654) of U.S. military spouses when they transfer jobs to follow the military member (Trogakos, Bull, Green, MacDermid, & Weiss, 2007). The military lifestyle has military spouses relocating more frequently than their civilian counterparts (Hosek & Wadsworth, 2013). Wang, Duan, and Yu (2016) concluded that frequency military locations, deployments, and training disrupt military families' life, schooling, and employment. Therefore, frequent military relocations may disrupt the military spouses' business operations and force military spouses to close and relocate their businesses.

**Sustainability theory.** The sustainability theory describes meeting the goals (e.g., economic, social, and environmental) of the organization to exceed the expectation of the internal and external stakeholders without compromising the ability to meet the need of future

stakeholders (Dyllick & Hockerts, 2002). The company must endure economic sustainability by guaranteeing cash flow is enough liquidity while producing above average return to the company's shareholders (Dyllick & Hockerts, 2002). Socially sustainable firms add value to the community by enhancing human capital to the employees and stakeholders and adding societal capital back into the community (Dyllick & Hockerts, 2002). Firms execute environmental sustainability by addressing their environmental impact (proactively) and implementing solutions to reduce their environmental footprint (Nulkar, 2014). Performing environmental practices contribute to reducing waste and improve business results (Nulkar, 2014). Küçüksayraç's (2015) research concluded that companies maintain sustainability and competitive advantage by enhancing brand value and reputation; however, the biggest hurdle is insufficient market demand and legislation. Competitive advantage is not only operational efficiencies, but also can innovate and introduce new products and processes (Kaya, 2015; Nulkar, 2014). Starik and Kanashiro (2013) posited that sustainability means the capacity to maintain or the ability to endure and adapt to existing conditions. Gonzalez et al. (2015) stated that military spouses move every two to three years to follow their active duty spouse. Thus, military spouse business owners must adjust to the military culture that the military spouse will move their business every two to three years to follow their active duty spouse. The military spouse business owners must implement strategies to sustain their business during a military relocation.

**Strategic management theory.** Strategic management theory focuses on the creation, identification, and exploitation of resources that will increase the competitive advantage and value of businesses (Foss & Lindenberg, 2013). To achieve the organization's goal, rise competitive advantage, and grow the value of the business the organization's strategy must first focus on the activating and increasing the motivation of attaining superior firm performance (Foss & Lindenberg, 2013). Also, 16.5M (60%) to 24M (86%) of small businesses utilize strategic business plans and gain to benefit from the research that substantiated in the strategic plan (Fox, 2013). However, the most important element of strategic management to surge the competitive advantage are the customers (Marek, 2014).

**Event system theory (EST).** The EST emphasizes the interaction of things that changes each other in a relatively predictable way (Allport, 1940). The EST illustrates events that happen to people--personally or professionally--known as experiences in life (Morgeson et al., 2015). The occurrence of events portrays its dynamic forces and represent a critical situation in organizational behaviour (Tilcsik & Marquis, 2013). In organizations, events happen at every level at any given time and the effects can travel up, down, or within the hierarchical level (Morgeson et al., 2015). The use of the ST facilitated in developing the EST and helped explain when and how events affect the behaviour and structure of a firm (Morgeson et al., 2015).

## **Work-Life Balance**

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 & Lenka, 2015). Achieving a balance between work and family life is a goal, but the consequences of trying to meet the demands can be severe for the families and employers (Karkoulis, Srour, & Sinan, 2016). The offset of having autonomy is longer and irregular works hours and guilt towards not spending enough time with the family (Hilbrecht & Lero, 2014).

Women often consider family as the primary motivation for starting a business (Allen & Curington, 2014). 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

(Carrigan & Duberley, 2013). Some business owners feel more engaged in their work because they are personally responsible for the success or failure of their venture, but the survival of the company lead to long work hours and pressure (Annink & den Dulk, 2012). 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). Mari, Poggesi, and De Vita (2016) indicated women business owners' need to balance the roles of partner, mother, career, and business ownership equally to operate a successful business. Additionally, the start-up cost for women can be an issue, but women have a lesser desire to be as financially sustainable in their business as men (Carrigan & Duberley, 2013).

## **Business Finance**

Women-owned businesses are the fastest growing populations in the world and they are making significant contributions to the world economies (Ahmad & Arif, 2015). Securing financing or credit is necessary for business owners who want to start a business, but the gender differences affect women's access to capital and transition into business ownership (Carter, Mwaura, Ram, Treham, & Jones, 2015). Access to external capital is a major obstacle hindering women business owners from starting and advancing their business (Ahmad & Arif, 2015). Eddleston, Ladge, Mitteness, and Balachandra (2016) concluded that new women business owners received less bank financing than new men business owners. In addition, previous high business performance did not increase the amount of financing received by women compared to men who received more financing for high performance (Eddleston et al., 2016).

Women-owned business start-up and operating capital are usually half as much in relative to men-owned business (Robb, 2013), and women business proprietors have less available credit compared to men business proprietors (Hodges et al., 2015). Coleman and Kariv (2013) indicated gender differences in the use of financial strategies regarding the raised amount of capital. Women tend to raise significantly less money compared to men during the early stages of the business (Coleman & Kariv, 2013) which negatively affects future firm growth (Eddleston et al., 2016). Women over rely on internal financing and undercapitalized their business instead of developing and using external sources for funding (Coleman & Kariv, 2013). Women business owners have a high level of debt avoidances, which constrains business growth (Wright, Roper, Hart, & Carter, 2015).

Women start their businesses with fewer human and social capital resources resulting in women starting underfunded companies that have a negative impact on long-term performance (Brana, 2013). Hodges et al.'s (2015) research concluded that women businesses owners find it difficult to obtain start up loans and additional monies to sustain or grow their business. Women are more apt to use informal financings like family members, friends, savings, grants, or inheritances to finance their business (Ahmad & Arif, 2015). More men than women use institutional financing such as bank loans and overdrafts to fund their business (Jennings & Brush, 2013). Women business owners are more reliant on their personal financing and some will not apply for a loan in fear of rejection (Mijid, 2015). Women experience more difficulty in raising capital and recurring capital compared to men (Brana, 2013).

Leclaire (2015) indicated that women do not have the same access to financing as men-owned businesses. Mijid and Bernasek's (2013) analysis concluded that women business owners have a lower loan application rate and a higher loan denial rate compared to men business owners. Furthermore, Presbitero, Rabellotti, and Piras' (2014) research indicated that women led businesses are more likely to receive less in credit than men led businesses. Women are the fastest growing business owner population (Ahmad & Arif, 2015), but women more likely to be discouraged borrowers and credit rationed (Presbitero, Rabellotti, & Piras, 2014).

## **Barriers to Business Ownership**

Being a woman is a barrier to sustaining business profitability (Chiloane-Tsoka, 2013). Women leave the corporate world because of few promotion opportunities; avoid workplace discrimination, and lower pay in contrast to men (Carter et al., 2015). In most societies, women experience discrimination and prejudice by virtue of their gender and being business owners (Belwal, Belwal, & Saidi, 2014). Yazdanfar and Abbasian (2013) conducted a study of 2,814 small businesses located in southeast Sweden that indicated gender is a barrier to external finances and women tend to borrow capital from family and friends and men rely more on bank loans. Women business owners in Germany indicated the challenges they experience were sexism, prejudice, and family responsibilities (Braches & Elliott, 2016). Due to motherhood, the women business owner lost credibility and respect from clients (Braches & Elliott, 2016).

Life necessity pushes women into business ownership instead of pulled into business ownership compared to men (Thébaud, 2016). Women usually pushed into business ventures because of their lack of income; dissatisfaction with pay, difficulty in finding employment, or inflexible work schedule (Figueroa-Armijos & Johnson, 2013). Wealth generation compels women to take more business risk compared to those women who start a business for work-life balance (Rey-Martí, Porcar & Mas-Tur, 2015). The funding gap prevents women business owners from reaching the peak of business achievement and their business is apt to grow slower compared to companies belonging to men business owners (Koellinger, Minniti, & Schade, 2013). Furthermore, businesses owned by men will over perform relative to women owned businesses (Lee & Marvel, 2014).

Despite a woman's education level; or corporate or technical expertise, women business owners face barriers due to the lack of access to capital, training, government regulations, competition, and unreliable employees (Le & Raven, 2015). Women business owners experienced unique barriers specific to the social, political, religious, legal, and cultural environment (Braches & Elliott, 2016). The standard seems to be the suppression of women business owners by patriarchal norms and masculine cultures (Braches & Elliott, 2016). Women endure multiple barriers, but pursue non-traditional careers such as engineering, computer specialists, science technicians, and business ownership (Hill, 2013). Additionally, women have proven themselves successful in the traditional male areas such as economists, pharmacists, lawyer, and journalists (Hill, 2013). Business ownership appears to be a way for women, but they still experience discrimination and prejudice (Rey-Martí, Porcar, & Mas-Tur, 2015).

## **Initiatives to Support Military Spouses**

In President Barrack Obama's State of the Union Address, one of the President's goals is to turn the nation's employment system into a re-employment system by helping those who lost their job transition to job creation (White House, Office of the Press Secretary, 2012). Military spouses' face distinctive challenges in the labour market when relocating across State's lines (National Economic Council and the President's Council of Economic Advisers, 2013). In February 2012, the Middle-Class Tax Relief and Job Creation Act of 2012, Pub. L. No. 112-96, 125 Stat. 402 (2012), was signed into law that allowed States to empower unemployed workers to start their own business and continue to receive unemployment benefits.

Professional license portability is a concern for some military spouses due to the career path or business they have chosen (TRE & DoD, 2012). There are occupations that require state licensure and certification such as medical services, teachers, childcare workers, accountants, lawyers, real estate agents, cosmology, etc. Because each State's licensing and



certification requirements are different, spouses must meet the minimum requirement for that particular State to work in their chosen career field or business (TRE & DoD, 2012). For the spouse to work in their chosen occupation or business, they must recertify or obtain a new license for that particular State, which could impose a significant financial and administrative hardship on the military family, especially if the family moves every 2 to 3 years (TRE & DoD, 2012). Military spouses, whose professions require certification or licensure, experience difficulty caused by frequent military relocations because some States do not offer reciprocity for credential obtained in other states (Bonura & Lovald, 2015). Because of the process involved with re-licensure, many spouses are unable to work (National Economic Council and the President's Council of Economic Advisers, 2013). The lack of license portability can affect the military spouse's hiring potential, if they are out of their career field too long and reduce military retention (National Economic Council and the President's Council of Economic Advisers, 2013).

Mrs. Michelle Obama, First Lady of the U.S., and Dr. Jill Biden, Second Lady of the U.S., issued a call to all governors to take executive or legislative action to streamline state licensing for service members, veterans, and their spouses (National Economic Council and the President's Council of Economic Advisers, 2013). As shown in Figure 1, 43 States have answered the call of Mrs. Michelle Obama and Dr. Jill Biden to streamline license portability to ease the burden for service members, veterans, and military spouses (National Economic Council and the President's Council of Economic Advisers, 2013).

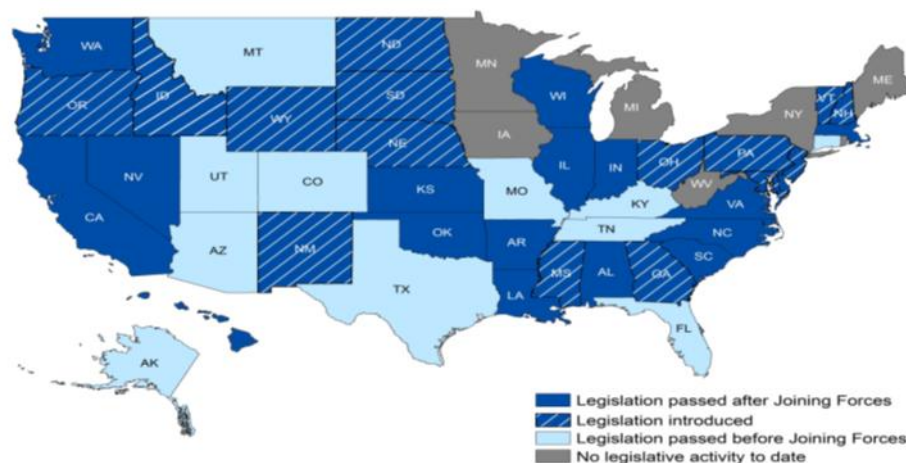


Figure 1. Military spouse licensing legislation (National Economic Council and the President's Council of Economic Advisers, 2013)

Further actions, to assist military spouses who terminate employment due to military relocations to maintain family unity, are unemployment compensation benefits within the 50 States. Whittaker (2013) posited that eight of 50 States have not made changes to grant military spouses unemployment compensation (UC) because of departing a job due to a military relocation or spousal transfer. Figure 2 depicts the 24 States, plus the District of Columbia that allow UC benefits if a spouse terminates employment due to a job transfer, eight States do not provide UC benefits if a spouse terminates employment due to a job transfer, plus 18 States have special exceptions for military families (Whittaker, 2013). The State that the military spouse is departing pays the unemployment compensation and not the losing employer (Whittaker, 2013). Unemployment compensation bridges the gap when a dual-income family decreases to a single-income family due to military relocation. South Carolina is one of the 42 States that provide unemployment compensation to military spouses for leaving a job due to a military move (Whittaker, 2013). When military spouses have employment, the quality of life

and financial stability of the family is impacted which directly links to retention of the military forces and fulfilment of military spouses' career aspirations (TRE & DoD, 2012).



Figure 2. Unemployment compensation (UC) benefit eligibility – voluntarily quit due to spousal transfer (Whittaker, 2013)

### Psychological Well-Being of the Non-Working Spouse

Loss of income from a working spouse is a negative consequence a family endures when a spouse become unemployed. The unemployed status of the spouse can have implications for other family members (Maracus, 2013). Due to unemployment, unfamiliar presence at home, and reduced social status could result in depression and other mental health issues (Maracus, 2013). Maracus (2013) used data from a German Socio-Economic Panel Study from 2002 through 2010 that posited unemployment from one spouse similarly affects the mental health of both spouses.

Spousal unemployment affects more than the loss of the household income (Eichhorn, 2013). Findings from Maracus (2013) highlighted that unemployment has a negative psychological effect not just on the newly unemployed spouse, but also on the employed spouse. Frاسquilho, Gaspar de Matos, Santos, Gaspar, and Caldas de Almeida (2016) assessed the impact of unemployment on individuals' well-being and family dynamics amongst 59 unemployed parents (24 [41%] fathers) (35 [59%] mothers) who were unemployed for less than one year. Over half the participants indicated that unemployment negatively affected their well-being and families (Frasquilho et al., 2016). Military spouses repeatedly experience disruptions in their employment due to military relocations (Wang et al., 2015).

### Personal Finance Quality of Life

There are more dual-earning families than ever before (Johansson & Öun, 2015). Little and Hisnanick (2007) confirmed Hosek, Asch, Fair, Martin, and Mattock's 2002 study that military families earned on average \$10,500 less than civilian families, and \$5,643 could attribute to the lower earnings of military wives. In the 2008 Active Duty Spouse Survey (ADSS), 9,016 spouses responded to the survey (Defense Manpower Data Center [DMDC], 2009). The results from the survey showed that 39% (3,516) of spouses stated they needed a second income to achieve the desired standard of living (DMDC, 2009). Additionally, the 2008 ADSS survey indicated the military families in the report that 38% (2,426) had trouble making

ends meet; 21% (1,893) had trouble paying bills; 13% (1,172) received pressure from bill collectors; and 5% (450) were behind in their mortgage or rent (DMDC, 2009).

In the 2012 Survey of Active Duty Spouses, indicated enlisted members have more financial problems than officers do (DMDC, 2014). The most common financial issue cited is trouble paying debts, bills, or mortgage (DMDC, 2014). In the early to mid-70s military wives worked outside the home for personal growth and mental stimulation (Grossman, 1981). In the late-70s, the rising inflation and small military pay increases forced many wives into the labour market to sustain the family's financial obligations (Grossman, 1981). Now, in the 21st century, 76% of the military spouses are either employed or actively seeking employment (Bradbard et al., 2014). As families' financial needs increase, more women have joined the labour force even while juggling childcare requirements (Richomme-Huet & Vial, 2014). Spouses' employment is a vital source of income for most military families and 76% of spouses work to help pay basic family expenses (DMDC, 2009). The frequent military relocation reduces total household income potential relative to civilian families (Carlson, Nelson, & Skimmyhorn, 2016).

In fiscal year 2013, the Agriculture Department indicated 2,000 active duty families received assistance from the supplemental nutrition assistance program (SNAP), a program that provides nutrition assistance to low-income households (Gray, 2014). Military spouses cite employment status as a cause for financial-related problems (Bell et al., 2014). Military spouses are likely to be underemployed in regard to their career profession and will earn less money (TRE & DoD, 2012). Military members choose to depart the service because of the excessive and unexpected workload, extended periods away from the family, desiring to secure educational and social stability for their family, and increase financial support for the family (Runge, Waller, MacKenzie, & McGuire, 2014).

### **Participants**

The military spouse small business owners that participated in the study met the criteria of being a military spouse stationed at a military installation in the Midlands and Pee Dee regions of South Carolina, own or have owned a business, and relocated their business due to a mandatory move. Five military spouse business owners volunteered to participate and each participant was given a pseudonym to protect their identity (Appendix A). All the participants were college graduates. Three of the business owners relocated their business from an overseas location, were veterans, and had employees. All five of the business owners had websites and/or used social media for their business. The participants shared the strategies they used to operate their business during a mandatory military relocation.

Gaining access to interviewees is paramount, as in Tlaiss (2015) examined how Islamic business ethics influences Middle Eastern women business owners gained access to participants via personal networks of the researcher. Following Hate et al. (2015) and Tlaiss (2015), I solicited volunteers using military spouse clubs, personal contacts, newspaper ad, and face-to-face informing potential participants about the purpose of the study and the prerequisite to participate. Following Hou and Lampe (2015), I used Facebook and other social media sites to solicit participants.

### **Research Method and Design**

The qualitative research method is recognizable by researchers for the use of semistructured interviews, and the specific purpose is to address the *what* answer (Bailey, 2014). Illustrated by Yin (2012), the qualitative research method is pertinent in meeting the goal of this study to explore military spouses' implementation of strategies to sustain their

business operations while relocating. Yin wrote that case studies are the preferred design when the focus is on a current real-life event. This qualitative case study explored the strategies that women military spouses engineered and/or implemented while simultaneously operating a small business and relocating.

### **Research Method**

To understand the strategies women military spouse small business owners used to sustain their businesses during a military relocation, a qualitative exploratory multiple case study was applied. In the qualitative methodology, the researcher brings the viewpoints, experiences, and understanding of the chosen research study to the reader (Starr, 2014). The sampling method used was census sampling. The qualitative research method included face-to-face semistructured interviews (Bailey, 2014), archival documentations (e.g., pamphlets and flyers) and their website, and the researcher's field notes (Valtakoski, 2015) for validity and triangulation (Liu, Zou, & Gong, 2013).

### **Research Design**

Mukhopadhyay and Gupta (2014) posited that case study, ethnographic, narrative, and phenomenological are the primary designs of the qualitative methodology. Yin (2012) wrote that case studies are the preferred design when represented with questions that focus on current real-life events. This qualitative multiple case study allowed the researcher to explore what strategies military spouses used to generate and/or implement to operate their small businesses while concurrently relocating. Of the six types of case studies described by Baxter and Jack (2008), the researcher focused the research on the exploratory case study model. In an exploratory study, the researcher explores the phenomenon that has no clear, single set of outcomes (Yin, 2012). The multiple case studies contain more than one single case within the research (Hebert, Takupiwa, Honest, & Ephraim, 2013). For this study, each military spouse business owner is a single individual case study. The case study is appropriate to gain more understanding and insight of military spouse small business owners used for various strategies to operate a profitable business while concurrently relocating vices providing the description of their lived experiences.

### **Population and Sampling**

The use of census sampling method in a study requires the sampling of all individuals that meet the established criteria to be in the population (Rahimi et al., 2015; Žaliūnienė, Aleksejūnienė, Brukienė, & Pečiulienė, 2015). Lavasani, Weisani, and Shariati (2014) used census sampling, from faculties in psychology and educational science in Tehran City, to analyze students' goals, motivation, and anxiety. Following Lavasani et al.'s technique, I employed census sampling with a population of five military spouses of the U.S. Armed Forces located in the Midlands and Pee Dee regions of South Carolina, who own or have owned a business and successfully implemented strategies to sustain a business when they relocated due to military requirements.

The sample size is an estimate of the number of participants selected for the research and is a vital part of the research design (Rao, 2012). Fusch and Ness (2015) posited that a researcher should choose a sample size that provides the best opportunity to reach data saturation. For this study, the best number to reach data saturation is five military spouse small business owners (volunteers) who meet the established criteria; however, additional interviews took place to reach data saturation.

In studies using interviews, the number of participants interviewed to obtain data saturation is an undetermined number (Francis et al., 2010). Following Ekanem (2015), for my study, the collection of data is the semistructured interview and archival documents. The semistructured interviews consist of open-ended questions allowing the researcher to ask probing questions to delve deeper into relevant information (Bosua, Evans, & Sawyer, 2013). Interviewing is a method that can be used strategically to obtain and learn as much as possible about the research subject matter (Lee et al., 2016). Following Truglio-Londrigan's (2013) member checking procedure, I reviewed the interpretation of the semistructured interview and archival documents with each of the appropriate participants for validation and ask probing questions, if required. During the data analysis, data saturation occurs when there is no duplication of data, themes, or codes added to the research (Marshall, Cardon, Poddar, & Fontenot, 2013).

The interview locations may vary depending on the needs of the researcher and the availability of the participant. For example, Chou, Lai, and Liu (2013) interviewed participants in their homes. O'Reilly, Wilkes, Luck, and Jackson (2014) allowed the respondents to choose a location away from their offices. Hodges et al. (2015) emphasized that the location must be convenient for the interviewee. I interviewed the participants at a mutually agreeable location away from the work site to avoid distractions.

### **Data Analysis**

Following Jabbour, Santos, and Nagano (2010), for my research, I used methodological triangulation through semistructured interviews and analysis of archival documents. When using methodological triangulation, data collected from archival information should support the data points obtain from the semistructured interview (Jabbour et al., 2010). In line with Awad (2014), the triangulation of the data is based on methodological triangulation and member checking. The use of methodological triangulation strengthens the qualitative research methods (Jick, 1979) as a check and balance to confirm if the strengths and limitations from multiple sources to support the same conclusion (Yu, Abdullah, & Saat, 2014).

I analyzed the data from the semistructured interview sessions for content consistency and ask the interviewees to provide archival documents to show the sustainability of their business during a military relocation. The archival documents are organized by prior, during, and post a military relocation. Along the lines of Plauche, Marks, and Hawkins (2016), after each interview session, the transcription of the audiotaped interviews, as well as the field notes describing the natural setting, the interview sessions, and emotional aspects, took place. Parallel to Årlin, Börjeson, and Östberg (2015), after the interview, member checking was used to have the participants verify the researcher's interpretation of their remarks and asked probing questions to ensure data saturation. Similar to Loh and Dahesihsari (2013), in this study, the content analysis of the transcribed interview data and the archival documents are broken down into themes to reflect the strategies the small business owners implemented to operate a business while enduring a military relocation. Content analysis consists of listing the features, from the transcripts, associated with subject matter and establishes categories developed into typology (Ekanem, 2015). From the coding, themes will emerge, identified, and described (Sundaramurthy, Musteen, & Randel, 2013). Following Helin and Jabri (2016), after the completion of the data analysis, the interviewees reviewed the results of the analyzed data for accurate interpretation.

In Ramirez's (2013) case study about school bullying, the use of the NVivo program analyzed the data from the interview sessions. As demonstrated by Ramirez (2013) process for data analysis, the researcher entered the data from the transcribed interview transcripts and data from the archival documents into the NVivo® 10 software program. The use of computer

technology assists with detecting themes and categories in the research (Sundaramurthy et al., 2013). Following Seierstad and Kirton (2015), the researcher looked for ideas, opinions, key words, strategies, and thoughts frequently used by the interviewees. Content analysis brings out the various themes denoted by the candidates (Yusuff, 2013).

The comparison of the themes to the literature review and conceptual framework is beneficial to substantiate the findings. Yusuff (2013) collected data using semistructured interviews and analyzed the information using content analysis. The use of a software tool or database is ideal to enhance the ease and organization of the content analyzes and raw data. After the completion of analyzing the interview transcription, following Gizir (2014), the researcher organized the raw data into analytical categories. The use of NVivo® 10 and Microsoft Excel® 2007 enriches the reliability of the study and for ease of tracking/retrieval of notes and documents (DeMassis & Kotlar, 2014).

## **Results and Discussion**

The purpose of this qualitative exploratory multiple case study was to explore the strategies that women military spouse small business owners used to sustain their businesses during a military relocation. The researcher explored the strategies used by five military spouse small business owners in the Midlands and Pee Dee regions of South Carolina. The researcher conducted face-to-face semistructured interviews with five military spouse small business owners who relocated their business during a mandatory military relocation. Also, the military spouse small business owners provided business documentations (e.g., pamphlets and flyers) and their website for validity. The findings indicated that the military spouse small business owners predominately used identical strategies when sustaining their business during a mandatory military relocation.

Upon notification of the relocation, the military spouse small business owners in this study notified their clients that they were relocating. During the relocation process, four of the five military spouse small business owners had to sever ties with their clients due to the nature of their business and one military spouse small business owner limited business operations during the relocation process. After the relocation, four of the military spouse small business owner re-established their business. One military spouse small business owner tried to re-establish her business, but due to the various State restrictions, she decided to forego restarting her business. However, three of the five military spouse small business owners did not re-establish their business until the family settled at the new location.

The researcher conducted face-to-face interviews and asked semistructured questions to gain an in-depth understanding of the strategies the military spouse small business owners used to sustain their business during a relocation. To enhance the methodological triangulation the researcher reviewed documents (e.g., pamphlets and flyers) and websites, as well as field notes. A location was offered to the participants to conduct the interview; however, the decision was left to the participants as to where they would like to carry out the interview. Each interview did not last more than 1 hour. After each interview, the researcher sent the audiotaped interviews to Quick Transcription Service (QTS) for transcription. After receipt of each transcription from QTS, the researcher compared the audiotape recording with the transcription for accuracy. The researcher wrote a synopsis of the interview from the transcription. In addition, the researcher performed member checking by providing each interviewee an interpretation of the data collected from the interview to ensure accuracy and asked additional probing questions. After member checking, the researcher uploaded the interviews; data from the pamphlets, websites, and brochures; the interview synopses; and from member checking into NVivo Pro software for Windows to identify and used the content analysis method to reveal common themes. After completion of the content analysis, the following themes

emerged: (a) small business, (b) work-life balance, (c) business finance, (d) barriers to business ownership, (e) initiatives to support military spouses, and (f) personal finance quality of life. The conceptual framework for this research was ST supported by sustainability theory, strategic management theory, and event system theory. Data obtained from the participants along with reviewed business documents reinforced the ST and the other theories related to ST. The emergent themes align with the conceptual framework.

### **Emergent Theme 1: Small Businesses**

Small businesses with less than 100 employees employ 34% of the small business workforce (U.S. SBA, Office of Advocacy, 2016). In this study, 100% of the military spouse small business owners employed less than 100 employees. In the review and analysis, three of the military spouse small business owners have employees working for the company, excluding the military spouse small business owner. The first 5 years of a business is the most vulnerable time with the highest failure rate (Zhao & Ha-Brookshire, 2014). In this study, 60% of the participants have been small business owners between 5 and 20 years surpassing the 5-year vulnerability period. McDowell, Harris, and Geho (2016) posited that small business owners must combine their skills, capabilities, and resources to be competitive and successful. In the interview, Brenda and Lisa suggested that individuals find a business they like/love and the business will be successful because the member is doing something they like. Robichaud, Cachon, and McGraw (2015) stated the growth objective of small businesses owned by women is more non-economic (e.g. employees' growth, customer service, quality product) instead of economic (e.g., profit, turnover) objective. In the interview with Sophia, she does not consider her business a hobby because she wants her culinary business to grow and be the primary source of income for her family.

Systems theory, as described by Loosemore and Cheung (2015), aligned closely to the challenges military spouse small business owners endure in sustaining their business during a mandatory relocation. The ST provides alternative ways of thinking or approaches to conventional models of organizations (Gabriel, Bitsch, & Menrad, 2016). The business organization is a system of an interrelationship between elements that work together to accomplish goals, but a change to one element may cause a substantial shift in another component (Johnson et al., 1964). Military spouse business owners go thru a significant change every 2 to 3 years when they relocate their business to follow the military member for career advancement (Eubanks, 2013).

### **Emergent Theme 2: Work-Life Balance**

For the military spouse small business owners in this study, work-life balance was very important in the operation of the home life and the business. Agarwal and Lenka (2015) posited that women usually start their own business because business ownership offers autonomy, flexibility, and opportunity to earn a higher income or increase their work, personal, and family life balance. In the review and analysis, three of the study participants started a business because they saw a financial need and the desire to maintain family balance. Women commonly under estimate how owning a business will interfere with their family time and the family may hamper the growth or the success of the company (Carrigan & Duberley, 2013). To ensure the business do not affect the family bond, Shelby indicated "the family and the business must be partners and walk side-by-side. The business complements the family and not overtakes the family. The family is always first." This was confirmed by member checking.

From the interview, Sophia decided to establish a part-time business to maintain the balance between business and family. Sophia stated her primary strategy was to make sure the

family was cared for...if the family was not taken care of, nothing else would work. Evidence from the interview indicated that Camille balanced her business and family by starting a home childcare provider business that allowed her to take care of her own children while bringing income into the household.

For balance, Sophia and Shelby's implementation of balance during relocation was by establishing a date to close the business; and stop taking new clients/conducting business trips and wrapping up any loose ends from prior business transactions, respectively. This strategy allowed Sophia and Shelby to balance their business operations while relocating their business and family. Women become business owners with the desire for flexibility (Verduijn & Essers, 2013). Business ownership gives women the opportunity to remain in the workforce and take care of their family (Hilbrecht & Lero, 2014). Achieving a balance between work and family life is a goal, but the consequences of trying to meet the demands can be severe for the families and the business (Karkoulou, Srour, & Sinan, 2016).

### **Emergent Theme 3: Business Finance**

During member checking, Lisa stated, "It was difficult to obtain a small business loan to start a business." Lisa applied for a business loan at a large corporate bank, but the bank denied Lisa the loan because she lacked collateral and deemed a high risk. A major part of business ownership is securing finance or credit (Carter et al., 2015). Lisa used her savings, money remaining from her college fund, and cashed in stocks from her grandparents to start her business. After the establishment of her business (15 years into business) it was easier for Lisa to obtain a small business loan to expand her company. Access to external capital is a major obstacle hindering women business owners from starting or advancing their business (Ahmad & Arif, 2015).

During member checking, it was confirmed that Sophia used informal financing (e.g. savings and investments) to start her business. Sophia indicated she had looked at small business loans, but it was not financially sound because she was a trailing spouse. Sophia did not want to obtain an \$80,000 loan when she knew her family would be relocating from Germany to South Carolina. With Sophia re-establishing her business in South Carolina, she was looking at obtaining a storefront and applying for a small business loan. A challenge for Sophia was locating grants for minorities, which she had heard so much about. Sophia stated, "Because she is a triple threat for business grants--a minority, a woman, and a veteran--locating and obtaining those business grants should be easy, but the search has proven different."

In the interview, Camille indicated she started her business in Germany as a home childcare provider, she used informal financing because of minimum upfront start-up cost and there was not a need to apply for any business loans. The air force base provided, free of charge, all the training, day care for her children during the training sessions, equipment, and toys to start Camille's business. From member checking, re-establishing the home childcare provider business in South Carolina proved to be difficult due to the laws for home childcare businesses. In the interview with Camille, the start-up cost to re-establish her business would be approximate \$20K and the weekly day care fee would decrease 50% compared to what Camille was earning in Germany. Plus, in the States, there is minimal support from the local air force base for military spouses who live off-base and desire to start a home childcare provider business.

Data from member checking, Brenda used monies from her savings to establish her store front business. Brenda stated, "she does not depend on the income she attains from booth rent to sustain her business. If the renter decided to depart or not pay rent, she could still maintain her business on the income she brings in from her business and not depend on the income from the booth rent." In the interview with Shelby, she used informal financing to



launch her business. The information provided by the research participants supports Ahmad and Arif's (2015) evidence that women are more apt to use informal financing like family members, friends, saving or inheritance to finance their businesses.

The military spouse business owners must adapt and move their business to trail their active duty spouse and implement strategies to sustain their business during a military relocation. Dyllick and Hockerts (2002) posited that sustainability theory describes the goal of meeting or exceeding the company's economic goal without compromising the ability to meet the needs of the stakeholders. The review analysis revealed that military spouse small business owners ensure there is a market demand for the business to sustain and be profitable.

#### **Emergent Theme 4: Barrier to Business Ownership**

Findings from the data collection and literature review illustrated that being a woman can be a barrier to owning a business. Chiloane-Tsoka (2013) posited that being a woman is a barrier to sustaining business profitability. The gender barrier affects 9.9 million women small business owners (U.S. Census Bureau, 2015) and 1,756 military spouse small business owners (Bradbard et al., 2014). Thébaud (2016) theorized that life necessity pushes women into business ownership. Women are pushed into business ownership because of the lack of income, dissatisfaction with pay, difficulty finding employment or inflexible work schedule (Figueroa-Armijos & Johnson, 2013). In the review and analysis, Camille and Lisa's circumstances supports Figueroa-Armijos and Johnson's theory of women pushed into business ownership.

According to Camille, in Germany, she found herself without a job and problematic obtaining employment with the federal government. Camillie stated, "There was a requirement for home childcare providers, and she needed money to help support her family, so she signed up for the training." Camille noted the Airman and Family Readiness Center provided the training, childcare to those attending the training, and equipment--all free of charge--to military spouses who wanted to start a home childcare provider business. Findings from the data analysis and literature supported that Camille's seized the opportunity to take advantage of the program to start her business that offered flexibility to be home with her child and to bring income into the household. Member checking confirmed that there was no upfront cost and it filled a life necessity, it was an excellent program to fill Camille's financial and employment needs, and the start of her business.

In the interview Lisa revealed that she always wanted to start her interior design business, but worked part-time at design centers to obtain practice and experience. Lisa stated, "I wanted to obtain employment with a designer to get hands on experience before I started my own business." Noted in the interview, Lisa did not obtain employment with an interior designer, but she still started her interior design firm. Theoretically, Camille and Lisa's life needs support Thébaud's (2016) theory that life necessity pushes women into business ownership. Current literature and the data analysis support the finding that some women are pushed into business ownership. With women pushed into business ownership, this could be the cause of women business ownership outpacing men business ownership by 21% (U.S. Census Bureau, 2015a).

In most societies' environment, women experience discrimination and prejudice by virtue of their gender and being business owners (Belwal, Belwal, & Saidi, 2014). Women usually pushed into business ventures because of their lack of income; dissatisfaction with pay, difficulty in finding employment, or inflexible work schedule (Figueroa-Armijos & Johnson, 2013). Women business owners experienced unique barriers specific to the social, political, religious, legal, and cultural environment (Braches & Elliott, 2016). The standard seems to be the suppression of women business owners by patriarchal norms and masculine cultures (Braches & Elliott, 2016).

### **Emergent Theme 5: Initiatives to Support Military Spouses**

Findings from the data collection and the literature review indicate the initiatives to support military spouses need to be equal throughout the U.S. The professional license and certification portability initiative introduced by Mrs. Obama and Dr. Biden were beneficial to three of the participants in my study. In the review analysis of Brenda's cosmetologist license, her cosmetologist license is not always portable or reciprocated in other States. During the interview, it was discovered that depending on the State, for Brenda to transfer her cosmetologist license it can take a minimum of 6 months, \$300, and the requirement to take a re-certification test for the State. Brenda noted that her husband submits their next assignment request based on the cosmetologist license requirements. Brenda divulged once she transferred her cosmetologist license before the arrival at their new duty location, but the military diverted the family to a different location. Brenda spent time and money on a cosmetologist license she will not use. With this lesson learned, Brenda said, "I transfer my cosmetologist license once I arrive at our new duty location instead of prior to our arrival, in case we are diverted."

In the interview, Lisa stated that 50% of the United States requires interior designers to have a license and register with the State's government. Lisa was never in one of the States that required interior designers to register; however, Lisa did maintain her professional certification. Lisa stated, "Having a State's license make the interior designer a more respected professional." It was confirmed in member checking and on Lisa's business brochure and website that she is registered with numerous interior design affiliations. In the review and analysis, Camille did not need a license in Germany to be a home childcare provider because of the sovereignty of the government on the military base. When Camille returned to the United States and lived off base, the sovereignty did not apply. Camille stated, "To re-establish my home childcare provider business, I have to abide by the South Carolina laws and not fall under the sovereignty of the government." Findings from the data collection and the literature review indicate that many military spouses choose not to work due to the long and expensive process for relicensing/recertification (National Economic Council and the President's Council of Economic Advisers, 2013).

For those military spouse small business owners, who are required by law to have a license or certification to work in their profession, must execute new and different business strategies at each new place because all locations are not identical. Strategic management theory as described by Marek (2014), defined how a company will execute its goals to meet the demands of the business internal and external stakeholders. The military spouse small business owner must be flexible and adaptable when re-establishing their business at their new location.

### **Emergent Theme 6: Personal Finances Quality of Life**

The closure of a business or the decrease in business operations due to a military relocation, reduces the amount of income used to support the family financial responsibility. Defense Manpower Data Center (2014) reported that enlisted members have more financial problems than officers with the common issue of trouble paying debts, bills, or a mortgage. The frequent military relocation reduces the total household income potential compared to civilian families (Carlson, Nelson, & Skimmyhorn, 2016). The participants in this research consist of two officer spouses, two enlisted spouses and a spouse of a mustang. A mustang referred to a commissioned officer who started their career as an enlisted member. During my research, none of the military spouses stated they had financial issues. However, during a relocation, four of the five spouses had to close their businesses. The closure of the business reduced the household income. The data analysis revealed that three of the five military spouse

business owners do not depend on the business income to support the family. Because the military spouse small business owners know that their business is temporary until the next relocation, the family relied on the active duty member's income. According to the military spouse business owners in this study, they used the income from the business to pay for family vacations/trips, re-invested into the business, dinner outings, family events, etc.

In the data analysis, one of the five military spouse small business owners rely on the business income and reduced business operations until the family settles at their new location. Data from the interviews support the evidence that due to the frequent relocations, the military spouse small business owners in this study had to close or limit their business operation, which had a direct impact on the personal financial quality of life.

Morgeson et al. (2015) posited that event system theory is an event that is novel, disruptive, and critical to an organization. Frequent military relocations, deployments, and training disrupt military families' life, schooling, and employment (Wang et al., 2016). The participants' description of establishing and relocating their business supports Wang et al.'s data that frequent military relocations are disruptive to the military spouse small business owners' business operation and forces military spouse small business owners to close/limit their business operation until the business can be re-establish at the new location. As supported by the data analysis, closing/limiting business operations due to a relocation reduce the family's financial income.

### **Serendipitous Results**

Businesses, clients, and networking/marketing. Other themes that emerged from the study were mobility of the businesses, clients, and networking/marketing. The study participants' businesses are mobile due to being a military spouse and business owner. Upon notification of receiving military orders, 100% (5) of the military spouse small business owners notified their clients of the pending relocation. In this study, 80% (4) of the businesses had to close completely due to the mandatory military relocation. Due to the nature of the business, 40% (2) of the military spouse small business owners referred their clients to other businesses. As a form of advertising, the military spouse small business owners networked with other military spouses, got involved in the community (e.g., Chambers of Commerce, local gym, churches, schools, etc.) and used various platforms of social media to market their business. Also, consistency in branding with logos, stationery, business cards, and the business address are important for marketing and maintaining the business image. Because of the frequent relocation, Shelby utilizes a traveling mailbox for her business. The family address changes often, but the business address never changes. Lisa maintained her business logo, but only made minor updates to her logo. During my research, I realized that military spouse small business owners are very resilient and bold. As Brenda stated, you cannot wait for the business to come to you, you must go after the business if you want to succeed.

### **Limitations**

A limitation is a potential weakness in the study that could affect the research (Connelly, 2013). In this qualitative study, interviews can limit results due to participants' bias or discomfort in disclosing information. In addition, there were a limited number of peer-reviewed sources available about the topic of military spouse business owners, which made the topic of the study more meaningful.

### Recommendations for Further Research

The purpose of this study was to explore the strategies military spouse small business owners used to sustain their business during relocation. There is a plethora of research about women, women small businesses owners, military spouses and daycare, and military spouses and stress, but limited data about military spouse business owners. Women-owned businesses account for 9.9 million of the small business owners (U.S. Census Bureau, 2015), but there is limited data that accounts for the number of military spouse small business owners. Recommendation for further research includes focusing on the military spouse business owners. Future research in such areas could help businesses and government leaders provide continued support and resources to military spouse business owners. To obtain richer data, I recommend conducting a study in all five branches of the military services. Additional research could add to the limited scholarly knowledge and understanding of strategies used by military spouse business owners who want to sustain their business during a relocation.

### Conclusion

The results from this study affirmed Ahmad and Arif's (2015) study that women are more apt to use informal financings like family members, friends, savings, grants, or inheritances to finance their business. In this study, 4 of the 5 military spouse business owners used informal financing to start their business. One research participant applied for a small business loan after she had been in business for 15 years.

As indicated by sustainability theory, the development of strategies to foresee and meet the demands of the military spouse small business owners' internal and external customers when confronted with relocating a business. The military spouse moves every 2 to 3 years, which compels the military spouse small business owners to develop strategies to satisfy their internal and external customers during relocation. As related to strategic management theory, the military spouse small business owners' established strategies to execute goals; and the development and exploration of resources to grow value and increase the competitive edge of the company to maintain sustainability in their new location. In correlation with event system theory, military spouse small business owners' frequent relocations disrupt the company operations every 2 to 3 years. The relocation of the business triggers the military spouse small business owners to evaluate and adjust their business operations to their new environment. There is no one best solution, but that any resolution should meet the objectives of the family and the business. The strategies that emerged from the study could help other small business owners and not just military spouse small business owners.

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