

Afro-American Issues, II, 1 (February, 1974), pp. 11-20. Respecting a critique of a more recent example of the "Scholarly dozens, see Herbert G. Gutman, "The World Two Cliometricians Made," *Journal of Negro History*, LX 1 (January, 1975), pp. 53-227.

29. Carter G. Woodson, *The Mis-Education of the Negro* (Washington: Associated Publishers, 1933).

William B. King
University of Colorado

BLACK CAPITALISM: A QUANTITATIVE ANALYSIS

By Dr. Timothy Mason Bates

(New York: Praeger, 1973, 130 pp. \$13.50)

This study of small business borrowers from data supplied by the Small Business Administration (SBA) is one of the most comprehensive and analytical to be published thus far. Prof. Bates uses two sources of data, one supplied by the SBA central office in Washington and one supplied directly from regional office files. The data cover the metropolitan areas of Boston, Chicago, and New York in the fiscal years 1967 to 1970. Bates uses some twenty-two independent variables to explain the relative profitability of the 559 sampled black and 310 white firms.

Prof. Bates, after an extensive analysis of this SBA supplied data, reaches three general conclusions:¹

1. Some new jobs have been created for inner-city Blacks.
2. The SBA has subsidized many middle-income black entrepreneurs by providing them with long-term credit at easy terms.
3. Many borrowers have failed to repay their loans.

With a number of qualifications, Prof. Bates projects a total job increase of 5,087 in the three city sample due to his sampled black firms, which he compares to an official U.S. Labor Dept. estimate of 163,225 Blacks unemployed or underemployed in 1970 in the same 3 cities.²

Prof. Bates feels that the *major* cause for deficiencies in black business development lies in a lack of available credit, and he concludes that SBA loans with an average maturity of over 7 years at an interest rate of 5.5 to 6.5 percent (FY's 1967 to 1970) can help provide that credit. However, there is little or no discussion about the implications of the high leverage position of most SBA minority loanees, often

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Yicheng Fang



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