
LIFELONG LEARNING
AND WOMEN IN
SMALL AND MICRO BUSINESS.

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Table of Contents

1. Executive Summary.....	i
2. Overview of the Project.....	1
3. The Literature Review.....	2
3.1 Overview.....	2
3.2 Key Issues and related trends.....	2
3.3 Impact of Government Policy.....	4
3.4 Career Aspirations.....	5
3.5 Training and the Vocational Sector.....	5
3.6 Best Practice Model.....	6
4. Methodology and Approach.....	8
4.1 Methodology.....	8
5. Approach.....	9
6. Survey Response.....	10
7. Results.....	11
7.1 Background Data.....	11
7.2 Education.....	12
7.3 Lifelong learning Needs.....	12
7.4 Employment.....	13
7.5 Business Concept.....	13
7.6 Training.....	14
7.7 Career.....	15
7.8 Education and Future Relevance.....	16
8. Interview Findings and Case Studies.....	18
8.1 Key Agency Discussions and Interviews.....	18
9. Interview outcomes.....	20
9.1 Case Study One.....	20
9.2 Case Study Two.....	20
10. Discussion themes, issues and integrating literature.....	21
10.1 Introduction.....	21
10.2 Key Characteristics of Women in Small Business.....	21
10.3 Income and Economic Contribution.....	21
10.4 Micro Business Operation.....	22
10.5 Significance of Time for the Small Business Operators.....	22
10.6 Types of Businesses Women Operate.....	22
10.7 Business Growth and Training.....	22
10.8 Significance of Childcare and the Impact of Dual Role Women in Small Business.....	23
10.9 Pull and Push Factors Which Influence Training Requirements of Women.....	23
10.10 Participation in Business Associations and Organizations.....	23
10.11 Access to Career Information.....	23
10.12 Training -Lack of Recognition of the Skills of Small Business Operators.....	24
10.13 Training -Skill Needs of Women in Small Business.....	24
10.14 Lack of Relevant Training for Women in Small Business in VET.....	24
10.15 Educational Aspirations and Future Relevance of VET.....	25
11. Policy Implications for women in Small Business.....	26
11.1 Key Policy Implications.....	26
12. Bibliography.....	28

1. EXECUTIVE SUMMARY.

The project involved researching the needs and deficiencies with respect to the provision of training for women in home based and micro businesses.

The research consisted of;

1. A literature review
2. Focus groups and interviews with stakeholders
3. A web based survey.

The research investigated the present understanding of the views and perspectives of women in small and micro business with respect to their;

- career aspirations,
- training needs,
- value and relevance of education and training to their future direction and experiences, and sought to consider;
- how do women in small and micro business see education and training contributing to their plans,
- what are their experiences in this regard,
- how do women in small business talk about their careers,
- what policy directions and programs would best suit interlinking the areas of education and training for women in small and micro business?

The research found;

- women in small business see value in training and education,
- many aspired to further education and training,
- those who had experienced training had found it beneficial to themselves and their business,
- some saw practical experiences more relevant than formal training and put a greater emphasis on networks and support,
- formalised training is not always the preferred option,
- participation in VET was hindered by,
 - lack of course flexibility
 - time available
 - course relevance and content
 - childcare availability and cost
 - family responsibilities
- appropriate VET was less available in regional areas,
- lack of information for women establishing their own small business,
- lack of recognition of the skills and experience gained through running a small business.

Recommendations on improving VET training for women in small and micro business include;

- improving availability and reducing costs of childcare,
- tailoring government initiative for small and micro businesses more for women,
- encouraging networks for women in small business and greater inclusion in existing, often male dominated, networks and associations,
- improving access, relevance of VET courses,
- delivering VET in formats suitable to small and micro business operators,

- recognising skills and experience in running a small and micro business in RPL assessments,
- increase marketing of VET for small and micro business and target women,
- further research into the needs of women in small and micro business.

2. OVERVIEW OF THE PROJECT

The report presents an understanding of the views and perspectives of women in small and micro business, with respect to their:

- career aspirations,
- training needs,
- value and relevance of education and training to their future direction and experiences.

The research sought to consider the following concerns

- How do women in small business see education and training contributing to their plans?
- What are their experiences in this regard?
- How do women in small business talk about their careers?
- What policy directions and programs would best support the interlinking areas of education and training for women in small business?

In this report the term “small business” is used to refer to small, micro and home based businesses.

An online survey, small focus groups and one to one interviews were used to obtain data and information.

3. THE LITERATURE REVIEW

3.1 Overview

The purpose of the literature review is to incorporate international, national and state perspectives and provide the context for women in relation to small business. This includes a review of government policies and perspectives and the impact of such policies upon women, the identification of key trends and issues that are relevant to women in small business and an understanding of training issues and needs. This will form a snap shot for the reader of what has occurred, issues and shortfalls in this work and identify forms of training delivery seen to work for small business and micro business.

3.2 Key Issues and related trends

Key Trends for Women in Small Business

“The growing economic power and influence of women-owned businesses are changing the shape of the global economy”

Sakkio Fukuda Parr, cited in Jalbert, 2000.

Increased participation and growth of home based businesses and small businesses.

The participation of women in small business is a worldwide trend, researchers describe this women’s new employment alternative. Moir (2004) describes home based business, (HBB) as a growing part of international economies, moving beyond part-time or hobby business services and image.

The significance of this sector is indicated by the following statistics:

- 25 million HBB’s in the USA
- 2.5 million in Canada
- 2.2 million HBBs in Britain
- 778,400 HBB’s in Australia
- 20,000 HBB’s in New Zealand (Moir, 2004. page 8)

Moir states that, in the Australian context, home based businesses are well established with an average of 2.2 people employed with a moderate turnover of less than \$100,000. ABS statistics indicates that 67% of all small businesses in Australia are home based (ABS,2002. page 15). According to ABS statistics home based businesses grew 16 % in the period of 1999 to June 2001, a rate 45% higher than the general growth rate of small business at 11% (Walker, page 6). The growth of home based business is not always a female domain, 58% of home based business operators are men, however there was a 19% growth in female operators of home based operations between 2001 and 2003 (ABS, 2002). Internationally the trend is a lowering of the age of women setting up in small business; Wood describes and documents this trend in Canada and USA.

The Centre for Women’s Business Research (2001) and Bureau of Statistics, (2001) report that women account for between 20% and 40% of business start ups internationally (Walker, 2004). In keeping with international trends Australian women have steadily increased their participation constituting 33.5% of small business operators. (ABS, 2002).

The potential of women in small business has been unfairly overlooked. An interesting perspective raised by Still (2003) is that women’s disinterest in participating in business expansion strategies has created an impression that women in small business are not interested in

earning money, seeking only to earn ‘pin money’ and are not serious about business growth or success. This attitude in some instances has isolated these women and created a ‘one size fits all’ approach by government policies.

There has been a significant increase in the role women play in a business of being owner operators. In the past it was more common for women to work alongside their partners or family members with limited formal recognition of their active participation. Evident in ABS 2002 business registrations and research of Mulholand (1997), Rowe and Hong (2000) this role change is particularly evident in regional areas where government has centred policy to encourage diversification within the agricultural context. Women who work in the family farm (business) are increasing their profile and adopt a more active involvement in the company structure e.g. as a director. As business partner there is pressure to source new levels of information, along with skills, knowledge and business acumen, subsequently influencing and increasing their needs for lifelong learning.

There is a shift from low to high educational levels of women in small business. Traditionally small business operators had low educational attainment however ABS statistics between 1986 and 2003 steadily indicate a rise in qualifications. Australian based research by Still (2003-4) on women in Armadale also confirms the entry of highly qualified women into small business, the study indicated that 76% of women reported some form of vocational or tertiary qualification and 22% having post graduate, indicating that most women are highly educated. The link between the educational levels and business success needs to be further researched.

Work and family responsibilities are important in the location and role of women in their small business. In the 80’s the Hub Report (1988) identified two types of women seeking to become business owners; those looking for part-time work, home based businesses, and those looking for full time working hours. Hub identified that those looking for full time hours tended to want to run their business without a partner and not locate it at home. An interesting statistic is at the time only 8% indicated childcare as a problem. Those preferring part-time and casual hours reported flexible hours and working from home as their prime motivation (Hub, 1988). This research is cited lifestyle, work and family influenced the start up.

Recent ABS statistics (2002) relating to the hours worked identify that most home based operators work part-time or less than 35 hours. Indications are that although there are more males working as home based operators that females working in this field are more likely to work part-time than those in small business. Walker (2002), Still (2003) and Moir (2004) agree that this statistic reflects the tendency for women in home based operations to be undertaking a dual role of family responsibilities. Researchers cite the synchronization of the career, family and business cycles have significant impact upon for many women operators.

Links may be drawn between the reason for business start up, ability to run a business successfully, training needs and business growth. Reasons for commencing business have been extensively researched. While the reasons for start up have not changed very much, the way this information is interpreted and inferences of a relationship to training provision have shifted markedly. Still (2004) uses the terms being pulled or pushed into running a HBB or small business as an indicator of ones capacity and capability of running a business. Those pushed are also referred to as reluctant entrepreneurs.

The terms describe factors that lead or “push” women from the workforce and those that attract or “pull” women into running their own business. The work identifies links between the factors

and a profile of women with older women being more likely to be pushed into running a business. These women are more likely to be married, less educated and employed permanent prior to starting up. Those motivated by pull factors are younger and better educated than previous generations of self employed women, view start up as fulfilling an ambition to be one's own boss; are pursuing a business opportunity, and take the opportunity to use skills and knowledge acquired in previous employment. (Still 2004, page 4)

The literature review in identifying the constraints and needs of women in small business considers the work by Still (2000, 2001) and Walker (2000) as a useful indicator of potential training needs.

The research describes women who are unwillingly in small business or not ambitious as facing greater odds than other women in small business groups. Those who are considered as "pushed" into business are described as possibly lacking skills due to their segmented participation. This group is seen to lack skills, experience and confidence in management, finance, marketing and employment relations. For those that are "pulled" the issues have a tendency to lack skills to grow their business as well as they could. (Still 2000, 2001, Still, 2002 and Walker 2000) This work may well be useful to consider in relation to potential training needs.

Other research by Avencius and Miniti (Korn and Ferry, 2004) indicates motivators for business entry have a different impact upon the process of small business start up, such as length of time from entry or business operation and return. They conclude there may be links drawn between reasons for business start up and a women's ability to run her business successfully, as well as her training needs and potential for business growth. This review cannot conclude what affect motivators have upon business start up recommends further research.

Women participate less in business associations than their male counterparts yet these groups are key stakeholders in Federal and State based strategies. Investigations by Walker and Weigal (2001) of women's participation in local small business organisations and networks and found it was very low. The barriers to participation were identified as cost, time and lack of perceived benefit. Further evidence suggested women were less interested in joining business associations where the structure tended to reflect those they had left behind in previous employment, hierarchical or was perceived to an 'old boy network' that perpetuated male customs, traditions and negative attitudes.

The literature review identified a tendency for women to develop their own networks which is viewed negatively, described by researchers as increasing differences and disadvantage. Government has identified belonging to business networks as a major support for small business start up and utilises such groups as key mechanism through which funds and resources are directed. Evidence suggests women are not joining business associations implying a gap between government policy and needs for women in small business.

3.3 Impact of Government Policy

Government has taken an active interest in supporting women into small business. As a consequence of women's increased entry into this field of work since the 90's governments have been keen to support the area of women in small business. Benefits to government are both the economic growth and an avenue of reducing unemployment figures. Governments in Australia and overseas have encouraged research which has built up over time and been available to monitor and identify shifts and trends.

The focus of government initiatives has not always achieved participation by small business women. The review indicated that government policy has worked to support and also restrict women in small business. The focus of government policy has tended to emphasise growth and for some women this is not necessarily what they want to do at this stage in their business. This is best outlined by Korn and Ferry International who explain that governments worldwide, including Australia, have tended to focus support on high growth firms which create 80% of all new jobs internationally. Past trends indicate this is not an area in which women will commence business. Government's approach tended to create strategies that focus upon business expansion and capital growth, on trying to "pick winners" or businesses with the greatest potential. As a consequence of the focus of these policies Walker (2001, 2003) believes Australian women in small business have been driven away by some government strategies meant to assist them. The concern that they need to be expanding their business, the emphasis placed upon competition and "big is better" has reduced their participation in strategies.

3.4 Career Aspirations

Women do not tend to follow linear career pathways and access to career information is limited. Readings identified that women have limited access to appropriate career information and are still being encouraged to follow a traditional career pattern despite indications are that this does not meet their interest or needs. Conclusions drawn in the work of Mitchell, Levin and Krumboltz (1999) and Patton (2001) highlight that few women have career ambitions and career paths, most operate by random, especially when moving in and out of the workforce to study or for family reasons. This does not support women's identification of career development strategies nor the identification of pathways or potential new areas. Researchers Pringle (1996), Still (2001b) and Patton and Mc Mahon (1997) all write in general agreement that the models for career development and counselling do not recognize movements of women into small business as an employment option. The review recommends research into this aspect of small business as a way of documenting entry and gaining increased insight to the concept of women's skill levels, career paths and career aspirations and possible impact of such information upon effective or efficient start up and the development of their business acumen.

Wood outlines the growth of younger women entering the small business field, how a Bank survey of Canadian aged between 18 -35 years indicated that the number one career choice was to be an entrepreneur which outpaced traditional careers such as finance, medicine and law. Australian research by Still and Walker has also indicated this shift. Readings suggest that since career advisors and teachers are being targeted to encourage awareness of small business as an alternative career, there may be a growth of young entrepreneurs in Australia. This area offers further research to indicate if such a perception is supported by evidence.

3.5 Training and the Vocational Sector

In brief the literature research identified five key issues which impact upon small business's interest and ability to participate in vocational training, these are:

1. Tendency to view vocational training as irrelevant.
2. Lack of appropriate and suitable training.
3. Training is required to be practically applicable or demonstrate an immediate benefit.
4. Training is viewed as a cost and not valued.
5. Lack of training culture and value upon formal learning.

1. HBB and small business tend to view vocational training as irrelevant. The needs and issues associated with training requirements for the small business area have been extensively researched. Walker (2004), Kearns (2000), Billet (2005) and Council Report (1994) agreed that vocational training has not been able to meet the needs of small business operators. The reasons for this are attributed to the tendency of educational provisions to be based upon the needs of large businesses rather than small, the mode of teaching is non applied making it irrelevant and the mode of offering is not suited to small business needs and practices. Kempnich and Butler (1999) cite these issues apply strongly for women. The work of Billet (2004) and Walker (2004) and several others indicate that generally present vocationally based strategies, while addressing some shortfalls, fail to meet the needs of small business operators.

2. Lack of appropriate and suitable training. Discussion in the Women and Small Business Supplementary Report (1994) described training as lacking relevance and not being focused, flexible or short, with no reliable way of finding out which trainers and programs were high quality and value for money. Readings reaffirmed that constructing training which is convenient, low cost and of immediate relevance to practical business was a significant issue for the vocational sector. All research indicates more assistance and training is needed.

3. Training is required to be practically applicable or demonstrate immediate benefit. The need for small business operators to see immediate improved performance requiring short and precise training is repeatedly described in research. A Task Force described the need for the approach to be industry initiated, networked and followed up with advice and discussion. (et al The Women and Small Business Report, 1994) On the job training is the most utilised form of training by small business. Research confirms that small businesses prefer to learn on the job and access training from suppliers and seminars run by known industry or organizations. (Kearns, 2002) In Report Learning and Training (NCVER, NR7019), of 181 small businesses almost one third of the sample had attended relevant courses in the last 12 months, over a third had undertaken on the job training, 30 percent had learnt from a consultant or mentor and over 60 percent had attended a business related meeting or seminar. The paper found that no other category of training was utilised more than on the job training (NCVER, NR7019. page 1)

4. Training is viewed as a cost and not valued. In terms of the uptake of training researchers were in general agreement that time and small margins as preventing operators for participation in training. A significant comment contained in one report formed the opinion that small business still viewed training as a cost and not an investment and not their responsibility but that of government. (Small Business, Smart Business 2004)

5. Lack of training culture and value of formal learning. 55% of small businesses provided some form of training compared with large businesses indicated at 90%. Formal training remains something that is difficult for the majority of small business operators to access. (The ABS Business Growth and Performance Survey for 1997 – 98) The literature review was able conclude from readings that small business operators presently do not participate much in formal training provided by VET nor utilise the system for skills recognition, learning or training.

3.6 Best Practice Model

An NCVER (2003) report identified strategies suited to small business as building networks and clusters, mentoring, workplace coaching, action learning and benchmarking.

Home based self employed and small business found benefits in their memberships of such groups, which acted as forms of support of their stress management, sources of information, data

and valuable ways of identifying immediate solutions to client problems. The use of networks and mentoring for women as part of a training strategy has been encouraged and adopted by several leading training models such as the Victorian Women's Trust, Women's Enterprise Centres and Aboriginal Women's "koori means business". The Council reported that women needed to become more aware of networks and mentoring.

Billet (2005) described a model which includes a combination of the agency (i.e. motivation, interest and effort) of the small business operators and localised support in the form of guidance (of different kinds) in the learning within the small-businesses. This model has action learning strategy as a critical element in forming good practice training for small business. Some examples discussed could take the form of provision of a video or TV program to introduce a concept which outlines the subject, a handbook or online reference for content and written examples followed up by the availability of a mentor or trainer to discuss learning or issues as they arise.

Critical to this proposed model is the use of chunking of information as required by the learner; practically apply this in day to day operations and seeking assistance as required. The literature recommends further research to identify the application of this work with regard to women in small business. Highlighted in discussion was the provision of taught courses through organisations such as TAFE may not be suited for HBB and micro small business, although these providers do help the development of specific skills.

4. METHODOLOGY AND APPROACH

4.1 Methodology

The concerns addressed by the project are;

- i. How do women talk about their aspirations in operating a small business?
- ii. How do they see education and training contributing to their plans?
- iii. What is their experience?
- iv. What policy directions and programs would best support them, in the inner linking areas of education and training to run their small business?

The research methodology for this project was

- Notify the various networks and small business groups who are working in the field.
- Undertake literature research, compile key conclusions and identify possible practices. Test these against the information that is compiled during data gathering process.
- Conduct focus groups with lead association and network that concentrate around areas of high female participation (sales, service and clerical) regional versus metropolitan trends.
- Distribute questionnaire to national and state based groups. Compile data as received.
- Conduct interviews as required across wide network micro business areas with individuals to confirm or dispel key conclusions. Selected interviews will form case studies. Collate and analyse data and draw key conclusions.
- Review and consult with lead associations and networks to confirm conclusions draw from the material and then develop recommendations drawn from the project to guide policy directions.

5. APPROACH

The approach combined the use of a literature research, several different focus groups and interviews with target group that included HBB and micro small business operators and key groups working to support small business start up and a national survey aimed to support or dispel the literature research, interviews, case studies and discussions.

The literature search considered the context of small business reviewing government policies and perspectives, trends and issues that are relevant to women in small business, and an overview of the status of training including issues, needs and what is seen to be working in Australia and over seas.

The second stage involved two different sets of focus groups and interviews. The first aimed to find out how women talk about their small business and describe the processes they went through to achieve an operating level and their aspirations for their business. Researchers aimed to gain an understanding of the different pathway towards achieving an operational HBB or micro small business. This included operators who had been operating for both short periods and longer terms.

The second set of focus groups and interviews where conducted with 20 contacts from key groups who worked with women entering or operating a micro or small business, these ranged from small business development corporations, enterprise centres and small business support officers to TAFE lecturers. During this stage we were interested in establishing the developmental steps of women such as identifying if they prepared by developing up their skills and experience before operating their business and the degree to which they had engaged in training and education. Interviews also aimed to identify if women utilised associated support services through local business groups and the level of this and networking support that was offered. Two regional areas were targeted, face to face interviews were taped and phone interviews were conducted to form case study examples of women's experiences.

The third stage involved a web based survey aimed at gathering data to dispel or confirm the research and discussions. Primarily the survey gleaned insight as to the characteristics of those involved in small business, training needs, level of interest in lifelong learning, future career aspirations and their views on the relevance of VET. The survey also sought to ascertain how better to engage the sector in education and training with regard to what supports would encourage their engagement and what influences their interest in attending training and education.

6. SURVEY RESPONSE

There were no requirements to identify respondents on the survey. The survey was developed into seven sections which were directly related to four the initial focus questions.

1. Background data –to form a profile and key characteristics.
2. Education section – to ascertain the level of education, access to accredited training and type of training providers being accessed.
3. Employment section – the level of employment derived from their business and the view of the longevity of the business as a long-term employment prospect.
4. Business concept- type of business, role in the business, ascertain fulltime or part-time operation, indicator of income derived and business expansion and how.
5. Training section –level of qualifications relating to business operation, participation in associations, needs, formats and types of training attended.
6. Career path and career information –type and kind of carer information and bases for career and work decisions.
7. Educational aspirations and future relevance of VET- current participation levels, type, experience, benefits and future training for women.

The 71 responses received forms Table 1 of key characteristics of our respondents. The survey worked well in WA, SA and Vic because it was sent by referral via training and enterprise networks who encouraged women in micro business to respond, in this way the survey was highly successful. A most noted success of this survey was the strong response received from regional areas with 50% of the responses being from this sector. .

7. RESULTS

7.1 Background Data

Table 1. Women in Small Business Characteristics

Characteristics	Number	Percentage
0- 24 years	2	3.0%
25-34 years	7	10.6%
35-44 years	21	31.8%
45-54 years	26	39.4%
55-64 years	4	6.1%
65+years		0.0%
No answer	6	9.1%
Where do you reside?		
Postcode Regional	30	49%
Postcode metropolitan	31	51%
Where do you reside?		
ACT	7	10.4%
QLD	1	1.5%
SA	6	9.0%
WA	40	59.7%
VIC	8	11.9%
TAS		0.0%
NT	1	1.5%
NSW	4	6.0%
No answer		0.0%
Where you born in Australia?		
Yes	48	69%
No	15	21%
No answer	7	10%
Are you of Aboriginal or Torres Strait islander origin?		
Yes	4	5.7%
No	59	84.3%
No answer	7	10%
Main language spoken at home		
English	62	88.6%
Thai	1	
Swedish	1	1.4%
No answer	7	10%
Do you have permanent residence?		
Yes	60	85.7%
No	2	2.8%
No response	8	11.5%
Do you have a disability, impairment or long-term condition?		
Yes	11	15.7%
No	52	74.3%
No response	7	10%
Indicated area		
Medical condition	3	
Hearing /deaf	1	
Mental Illness	1	
Physical		
Vision	2	
Physical and medical	5	
Mental, physical, vision and hearing	2	combined
Other	1	
Learning Difficulty		
Deep Anxiety		
Diabetes	1	
Pulmonary Fibrosis	1	
Combined		

The profile of respondents in this survey indicates that small business operators are well qualified and largely reflective of the profile produced by Still. However there are exceptions to this clearly given the number of people who are indicated as

- Indigenous women (5.7%)
- not born in Australia (21.%)
- non permanent residence (2.8%)
- women with a disability (15.7%)

Of the 5.7% of indigenous women who participated and identified themselves as Indigenous or Torres Strait Islander one woman had completed school to Year 10 and the remaining 3 women held Vocational Certificates or Diplomas. All were attending some form of training at TAFE, University or ACE. Two held workplace Certificates 1V and were in the age group of 45- 54. One of these women ran a business in farming and bookkeeping business and the second described her business in arts and jewellery indicating they earned main and secondary incomes.

An exception to the profile described in the work of Still (2002) is the “age” of women who are involved in business. In this survey 31.8% of women in small business area are 35 –44 years, a higher percentage of women 39.4% are between 45 –54 years with 6.1% being older between 55-64. This would be in keeping with the ABS statistics of 58% small business operators being aged between 30 -50 years old.

The 15.7% of the surveyed women running a micro or small business have some form of disability which may have an impact upon their access to supports and ability to participate in training and subsequent support services. This highlights the need to ensure ease of access and flexibility in training delivery.

7.2 Education

Most respondents are well educated with 40% of respondees indicating they held qualifications and 30% responding they did not hold qualifications that related to their business. However 21% held vocational qualifications and 41.4% had university. This trend towards high level qualifications is supported by most recent research of women in business.

At the time of the survey 18.6% of respondents were undertaking some training and 64.3% were not. Of those who were undertaking training the main reason was to improve their skills in the business to support their operations. Of the 13 currently in Training 9 were completing computer based training at TAFE 2 were at University, 2 were at Adult Community Education Courses (ACE). It was clear that overall women participating in this survey had achieved a good standard of education with 8.6 % completing Year 10 and 12.9 Year 12 or above levels; 21% indicated a Vocational Certificate and 41% of women held a University qualification.

7.3 Lifelong learning Needs

In considering the indications of the lifelong learning needs of women in small business there were four groups identified

Group 1. who aimed to improve their direct skill in the business and to improve business operations.

Group 2 who had immediate needs ‘update skills’ which did not imply business relevance or application however responses indicated it was in an area in which they were already skilled. This included a mixture of responses from those attending TAFE, ACE and University based courses.

Group 3 who indicated improving skills to support their business however this was to offset their partner's skills or knowledge levels.

Group 4 whose training was not directly relevant to their business but to other employment or as part of their continued professional development. This form of training implied a link to a pursuit of lifelong learning. This was supported by references to "improving", 'always seeking to develop skills' and "a need or wish to up date skills". It may be noted that this group tended to be in the older age group of 45- 54 years. The responses indicated that most of those participating in training aimed to acquire specific computer skills or knowledge with regard to their business. The training was not about gaining a pathway or qualification but of direct application to their business or personal development increasing their skill or knowledge level for immediate application.

7.4 Employment

Traditional areas in which women operate businesses were upheld in the survey. There were indications of a broadening out into new areas of manufacturing 6.1% and engineering 6.1% and primary production 6.1% which is reflective of the rural participation of this survey.

The micro business area, 36.4%, indicated portfolio operation which reflects the increased use of casual and contract staff within the employment area. There was clear evidence that some of the micro business operators are running various activities to supplement their income and this was present in both the regional and metropolitan context. Regional response comments indicated the need to have many strings to ones bow to generate an income by operators. An example of the range of services include:

- retail, manufacturing, teaching ,design and publishing
- distribution of different products Tupperware, candles and oils
- artist, author, business support

7.5 Business Concept

Self sufficiency and economic contribution. 47% of those operating a micro or small business indicated their business was their main form of income and 18.6% indicated secondary. This suggests most women are seen as providing for their families through their business operations. The survey identified the economic contribution of small business to many regional areas and reinforces the need for government to help support small businesses as they offer forms of employment to a variety of people.

Role of women in business and hours of operation. A trust was the most common form of business structure. Sole trader was the second highest although it was difficult to draw conclusions, as some women may in fact be operating a trust and running a company or partnership the data acts as an indicator of the more active and complex roles women are moving towards.

Of significance are the hours worked by each of the types of business structures with the sole trader registering the highest number of hours. The average hours for those running a secondary business was 6 hours. A high percentage of operators ran their businesses at home, which is consistent with national trends, and this was evident for all those involved in micro businesses.

Business aspirations and phases of business development. Of the 36 who responded 'yes' to expanding their business 59.5% responded to market expansion, 29.7% responded to production and 10.8 % responded to employees. It was interesting to note that there was evidence of a correlation between years of operation and business expansion. An enquiry indicated those

operating less than 5 years there was no intention of expanding however amongst those operating between 5-10 years there was a clear response to this question of planning to expand. Over 10 years of operation was less consistent.

Reasons for course selection. Respondents reinforced general business related training also indicated interest in gaining a credential to improve their business operation via skills or specific industry related knowledge. Reasons for why respondees chose to undertake this education or training are reflected by the following statement

“to improve my business and help with employment outside the business.” and “to improve my knowledge and career options“.

Those who described the benefits of gaining or completing training explained that it was a positive experience and that it had a direct flow-on affect to their business, as is reflected in the statement below

“I will be able to compose my own graphics instead of paying someone else to do it” and “to improve my business operations and also job prospects” and “to better organise, distribute and market my business”.

7.6 Training

Format of training. The survey confirmed that the significant and common role of accountants and legal practitioners as mentors and advisers in the start up process of small business respondents. Comments reveal agreement with the research that small business operators are looking for short formats, which are directly relevant to their skills enhancement or business. For example a common form of training undertaken was computer based courses along the form of part-time workshops or evening seminar formats. Accounting rated highly with respondees describing working with accountants to understand their books and financial controlling. Some respondents had attended small business start up courses based within community networks. Many country respondents had undertaken the Workplace Assessor and Certificate 4 Training to assist them in filling local regional employment gaps and business economic shortfalls. The remainder tended to undertake specialist micro business or small business training related to their business field. Respondees emphasised the need for short, face-to-face, mentoring, and networking.

Training culture and value of training. 57.1% indicated they wanted and needed training, 41.1% responded that they had themselves participated in training. 34.3% of employees had not participated in training in training in the last 6 months while 22.8% had. The survey response confirms evidence of low levels of participation for employees in small business. This is consistent with broader research which raises concerns in relation to the growth of small business and the employment nature of such groups that tend not to be able to provide training for employees due to economic, logistical or attitudinal issues. This suggests greater attention needs to be made of home based and small businesses by government as a training provider and the need for further investigation of strategies or incentives to be made available for such businesses to participate in job training arrangements.

Employees and training. 36.4 % employ just one person, another 36.4% employ between 2- 5 people, with 9% employing 5 -20. The highest number of people employed was 20 in a small business. In keeping with the findings the research found the level of access to training in the last year for employees of small businesses as low as 22.8%. As has been mentioned the survey indicates that a high number of small business operators employ large proportion of people within the business sector, this research confirmed that participation in training is not high.

Participation in and membership of business associations and groups. The survey confirmed national and international research with regard to the level of memberships and interaction between business associations and small business operators with only 24% of respondents indicating they belonged to a business association and 38.6% indicating they belong to a professional or industry group. A further response indicated that 46% of respondents had assistance with training via their professional groups or industry specific associations. Alternatively, there were still a remaining 38% who had not accessed training via these groups or networks, which suggest that one cannot assume that strategies targeting such groups will ultimately, reach the micro or small business operator.

Flexible and online learning. 17.2% of respondents indicated they had experienced online training and 44.3% were interested in online training. This response indicates a movement towards accessible means of training. Those who had utilised flexible learning had obtained courses by phone, online or self paced courses and included overseas programmes. This suggests a willingness to utilise such forms of course delivery and format. It is also important in the future construction of vocational education to consider increasing flexible formats such as self paced, internet and work based mentoring.

7.7 Career

Career aspirations. 47.2% indicated they had decided on their career and were confident in their chosen career path with 21.4% respondents indicating “to do more of the same “or operate their own micro or small business and 31.4% gave no answer. Research confirmed that most women operating in their small business were comfortable in the careers they had chosen. 14.3% indicated that their future career was different to their current business while 44.3 % indicated that their future and current careers were the same and they were satisfied with this career. As for the significance of training and education 65% rated education and training as “high”, a further 14.9% rated it relatively high with only a small group 2.4% giving it a low significance.

Level of career information provision and format. 74.1 % of respondents had received “no career information” when selecting their present job, 11.1% utilised personal research, 7.4% had received some information from Business Enterprise Centres (BEC) and the same percentage, 7.4% had received career information from school. This is clearly evidence of a gap in relation to the provision of information and suggests the need for improved and better quality information.

34.2% of career information had been accessed via written forms and 26% indicated via the internet and 18.4% verbally, 13.2% friends and 7.9% a mentor. This suggests the need for both written and electronic forms as against the current trend which is moving most information to predominately be available via internet access. The research confirms the significance of friends and the use of face to face or verbal forms of career advice and information with 18% using verbal and 13% friends. 75% of respondents used mentors as an acknowledged source of information and indicated this as a preferred format. Many women’s comments implied they had built up their business idea through trial and tribulation. One respondent indicated how they had “stumbled into it really “.

Type of information for future work. 28.1% indicated strategies to expand a business and the different pathways/formats one can take to access training in small business. 15.6% indicated networking with targeted groups who are in a similar field or to share different experiences, 15.6 were unsure. 12.5% indicated options for business ideas, courses and new emerging businesses. Responses for the next categories were all 9.4% covered such areas as occupational demand,

costs of running a business and marketing, auditing and payroll, demand for languages and new and emerging jobs.

In responding to types of information that would assist their future careers two distinct areas of need were identified

1. business related information
2. general career information.

It is important to note that some respondents were seeking alternative careers that are not HBB or small business related. In responding to what kinds of information would assist them to make more informed decisions about their future work 28.1 % wanted strategies for improved information on training, specifically better career information before selecting courses; information that provided some form of guidance for the individual to ascertain if this is the correct pathway or if there are other options. The second highest response of 15.6% indicates the need for networking opportunities with people in similar fields and or those operating a micro or small business. There was a strong interest for mentoring and face to face provision of career information or guidance captured in responses such as “to meet people who had worked and developed up their own business in a face to face context” and “to share ideas and ask questions” of those who have been in the same or similar situation.

7.8 Education and Future Relevance

Future training requirements. 35.3% indicated an interest in seeking qualifications that were relevant to their future business. 57.1% of respondents indicated a significant need for future training with less 10% indicating they had no future training need. This confirms a continued interest from respondents in gaining knowledge and potential for lifelong learning interaction for the training and education sector. The main areas in which training is required includes computing, general business, marketing, bookkeeping, small business and contract law etc

Views and experience of vocational training. 54.8% rated the experience as positive and 45.2% had not accessed the vocational sector. This indicates a high percentage of women are not and have not engaged in the VET sector. 20% of responses did not consider VET as supporting their career aspirations while 27.1% responded positively. Of the respondents who had accessed the vocational training market 14 had rated it highly, some respondents had not attended the vocational education sector and therefore could not rate the VET training system. Comments in regard to TAFE courses were that they are often too long in duration, incorrectly timed in businesses hours and did not convey current information. Additionally the lack of flexibility for small business operators with regard to training and education and that lecturers lack practical experience running a business and lack of exposure to required specific new areas in which people were intending to operate. Respondents comments “*delivery times that suit and short duration of individual sessions*” and “*childcare is an issue*”. “*Being able to leave the business so you can participate.*” and “*Information on hand. living on a farm, I found it very difficult to source information and get the right support.*”

Significance of training and education. 80% (39) of respondents rated training and education as significant and only 9.4 % (4) as low. In relation to the future relevance of training, there were two main groups, those who felt strongly that training was relevant to their futures and those who did not. Many used such words as essential, vital important, “you can’t do anything without it these days”. Most respondents expressed a direct relationship or benefit to their business operations such as

- “Training is important as there are specific industry or market place changes that make you need to seek out ways of developing better services more attuned to markets needs “
- ‘I must continue to build upon my skills to provide a better service

There was however a group who felt that practical experiences out-weighed formal education preferring a greater emphasis upon networks and support.

Ways to support and encourage women into TAFE courses. Four highest categories were identified as lower cost, finance, mentoring and direct contact with other women. Respondees indicated “try to encourage women to get involved by specifically targeting them”, specific workers aimed solely at helping women in this area to simplify the system and requirements, lower costs and publicise courses for women as it is good to support one another and “Women only seminars are a non threatening environment”

8. INTERVIEW FINDINGS AND CASE STUDIES

8.1 Key Agency Discussions and Interviews

Discussions and interviews were conducted with support services in metropolitan and regional areas. These occurred as individual and small group discussions and via telephone. There were representatives from Chambers of Commerce, Business Enterprise Centres, area consultative committees and relevant government agencies. The following captures discussion in key areas highlighted below.

The role of women in small business

There was general agreement and confirmation amongst all key groups that women had increased their participation in small businesses in their communities and services. This was for both regional and metropolitan areas. There was also agreement that women were slowly starting to broaden out from traditional areas and roles, evident particularly in regional areas. However statistically it still was predominantly in retail service sector, childcare, health and community. Local statistics that indicate HBB increases towards secretarial and accounting services. BA *“We have a woman who operates in our region providing a dental service which employs several people who are based in this region, part-time and fly in and fly out. This business is highly successful and evolved to meet a local need.”*

Push or pull factors of women in entering small business

Interviews confirm that many women had initiated their HBB in response to work that had been outsourced. Agencies outlined that many micro business women are providing contracted services back to previous employers or running services in response to the high casualisation; believing this small business option will give them flexibility required to support their family economically and support family work life balance. Hence pushed out of employment and pulled into small business as a possible support for work life balance.

Sole parent's entry and economic hardship

Several agencies raised concern that the focus towards promoting HBB and micro business operation because it seems to fit around family concerns and is perceived as high income earning. Many agencies caution that this was a misconception as to earn income this required long hours and did not necessarily offer an alternative employment option. Agencies highlighted some micro or small businesses provide contracted services who would not be earning very much and face economic hardship if they cease this form of employment yet fear doing so as they haven't an alternative. As such they may be operating three or four different services to try and offer enough options and create the income to support their family.

Agencies raised concern of a tendency for some training providers to encourage sole parents into HBB and small business which is adding to the failure rates of business start up.

BEC: “After completing the course these women (many of who are sole parents) set up their home based business with the best of intentions however because of the juggling of family commitments, combined with the lack of financial support to during the start up phase often don't last longer than 12 months.”

This concern was endorsed by 5 of the agencies providing services for small business start up. All representatives mentioned how this does not help women's return to work nor build their confidence in running a business often setting them back and reducing the confidence and

economic security. This is particularly problematic for sole parents who are trying to get off welfare how ever find that they lose their pension and then the time and supervision of their children which leads to other problems.

Women's representation and participation in business associations

It was evident metropolitan areas were more successful than others in achieving participation by women, demonstrated by an increase in the numbers of women members. This success occurred where there were close linkages between groups such as local government via consultative committees, service providers such as business enterprise centres, with specific funds being obtained or set aside specifically for attracting and increasing women's participation.

C of C: Very few women run their own business via C of C and mainly attend because of their husbands.

BEC: "Most women starting out do not want to get involved or committed to complicated business networks or seminars relating to business expansion. They need practical referral, guidance and not too much red tape

The level of support and access to training in regional areas.

Access to appropriate training for small business was recognised as an issue with many groups indicating that TAFE was unable to provide adequate training to meet the needs of small business operators. The issues were format, timing of training and relevance to the small business person. Many TAFE courses run are too long and aimed at medium sized businesses. In some regions a TAFE service is non existent. Agencies also highlight lack of small business skills recognition and comments from operators who viewed going back to school as being a very complicated and difficult.

BEC: There needs to be a Certificate for small business skills. Most small business people learn through the "University of Life"- trial and error. When finishing or selling a small business they have no qualifications, a lot of experience and knowledge but no qualifications, For a small business person to then find work it becomes very difficult. They have no paperwork to support them and have to start again.

Women restricted in business expansion

The choice to expand for women is often complicated by access to quality childcare and after school care and their role or support the have within family. Agencies emphasised access to finance is an issue for women with limitations due to setting up based on minimal capital.

BEC: the difficulty is many micro, small business people are put off by the way business association, and networks "seem to be promoting big is better. Women operators get the wrong impression as though they have to view themselves as highly successful or be exporters of products overseas to join associations. A need to demonstrate the attitude of "I mean business" supported by the stereo typical business success. For some women simply getting through the week meeting their customer or service needs and providing for their family is enough at the moment, they don't want the pressure and hype.

Agencies indicated that while the number of micro businesses had increased and were operating informally in most areas the use of specific strategies targeting women had declined and there was limited recognition of HBB and micro businesses in promotional material or specific strategies.

9. INTERVIEW OUTCOMES

There were several women who wrote and contacted the project wanting to talk about their experience, of these however only two interviews were used and from these the following key points are derived.

9.1 Case Study One

Business is regionally based and in highly competitive bed and breakfast sector it has been running for six years, sole operator with strong family support.

Lessons heard if not spoken.

- *Know your target market and provide something that is extra in your business*
- *Be prepared to grow your business and plan the expansion –getting training and advice*
- *Seek out and find experts-important when your in the country*
- *Learn to use your strengths and channel energy and time*
- *To learn from others in the same industry.*
- *Network with local groups as it builds alliances and supports- don't think of others as competition.*
- *Build in time for yourselves and take a break –when established.*

9.2 Case Study Two

12 months in the development phase trying to launch own business idea, regionally based new innovative product that has export potential.

Lessons heard if not spoken.

- *Seek experts and in the main or primary areas of your business or develop this knowledge*
- *Advice given in country areas is not always relevant for products or services that are for the overseas market.*
- *Remember it is your business so always have control over it.*
- *Think long term. There are ways to cut costs but know when this is not going to help you in the longer term*
- *Get savvy about knowing what questions you need to ask and what information you want?*
- *Plan out and identify costs and requirements as soon as possible*
- *Try and get as close right first time, otherwise you keep having to revise and re work*
- *Costings are important aim to work these out first of all*
- *Seek funding support and any government assistance that you can.*
- *Be cautious about web promotion of product*
- *Undertake training on getting started in small business and then keep building this up into key areas of operating a business ASAP.*

One can feel very isolated from information in the rural community.

10. DISCUSSION THEMES, ISSUES AND INTEGRATING LITERATURE

10.1 Introduction

The current composition of small business provides benefits at all levels of our economy to both regional and metropolitan areas. ABS statistics indicate the over half a million women are known to run small businesses in Australia. There are over 100,000 private agricultural small businesses and approximately 950,000 private non agricultural small businesses in Australia. A feature of the response to this survey is the achievement of a 50% regional and metropolitan participate rate, this regional response provided an excellent coverage and indicator of the movement women into businesses.

Small business is a significant employee grouping with around 47% of people being employed in the private labour markets of small business. (ABS 2002b)

10.2 Key Characteristics of Women in Small Business

This research confirms the growing trend of women's entry into small business and agrees with research indicating change in the increasingly significant role women play as owner operators. Statistically women are still working alongside their husbands /partners in business operations however this is no longer as a silent or passive partner. This research also confirmed women's involvement in small business has broadened across into a more diverse array of trusts, sole trader, company and partnerships structures. Other data confirmed by this research relates to

Age

39.4% of women are in the aged group of 45 -54 and 31.8 % are in the age group of 35-44. The project also captured indication of the rise of younger women's entry into small business option with 20.6% being between the age of 25- 35 and 3% being under 25years of age.

Qualifications

The project confirmed the high level of qualifications of women involved in operating small businesses the survey indicated that many had achieved a good standard of education with 8.6 % completing Year 10 and 12.9 Year 12 or above levels; 21% indicated a Vocational Certificate and 41% of women held a University qualification.

Source of advice

Accountants were indicated as the most useful form of professional advice.

While friends and family and enterprise or business community centres were often cited as the most useful form of informal support during business start up.

10.3 Income and Economic Contribution

The research project is able to confirm that 47% of those operating a micro or small business indicated their business was their main form of income and 18.6% indicated secondary this suggests women are seen as providing for their families through their business operations.

Small business offers a significant economic contribution to many regional areas as a main local employer. While 36.4 % of sole traders employment is made up of just one person there is equally 36.4% of small business employing between 2- 5 people as well as 9% employing 5- 20. The highest number of people employed by small business operators for this project was 20.

10.4 Micro Business Operation

Of particular notice is a trend in those 36 % of micro businesses participating in this research. In analysing the descriptions of business services it became apparent that in 20.4% of micro businesses (those who responded to this question) have an organic means of operation along the lines of what could be described as a “portfolio business”. This meant micro businesses were providing a range of services to communities that were quite different in nature and scope based around the operators skill and market need.

This response may also be relevant to the research and conclusions drawn by Walkers work where she noted the increase in home centred production as a consequence of increased part time, contract and casual work, restructuring and downsizing and new technologies.

10.5 Significance of Time for the Small Business Operators

The project identified that time is of major concern for those in small businesses particularly sole traders, with average working hours of around 33 and longest hours being between 60 -80 hours. For those who operate a small business as a secondary income earner to their main form of employment or role, average hours in their micro business was 6 hours. The research also confirmed that many small business operators are involved in several roles as volunteers, carers and other forms of supplementary employment. This clearly has implications for those targeting and aiming to involve small businesses in training or education. It also alludes to issues for small business operators who may themselves require assistance with creating work - life balance strategies and policies. Clearly such operations must have an impact upon those employed or operating in such environments.

10.6 Types of Businesses Women Operate

The traditional areas in which women operate businesses were upheld in the survey however there were indications of a broadening out into new areas of manufacturing 6.1%, engineering 6.1% and primary production 6.1%. This is largely through women in rural areas who are becoming more active and involved in the agricultural businesses as they move into diversification activities and whose structure was a trust or partnership operation.

10.7 Business Growth and Training

Significance to the research project findings is the relationship of business phase to training requirements and the potential expansion of small business. This is of significance at a broad level as it provides an indicator of the potential of small business to contribute economically. In the longer term there appears to be efforts by operators to develop up and plan for the expansion, this has implications for a possible increased need for access to training and lifelong learning.

36 businesses who responded ‘yes’ to expanding their business 59.5% intended to expand their market, 29.7% responded to production and 10.8 % responded to employees. An interesting correlation occurred between years of operation and business expansion. An inquiry indicated that for those operating less than 5 years there was no intention of expanding however amongst those operating between 5-6 years there was a clear response to this question of planning to expand. Over 10 years of operation was less consistent.

Finally the need for improved access to training and more current and relevant information is identified as a major issue for the government. In regional areas while communities of practices and ad hoc strategies are being developed it would seem to be important for regional areas to be able to access experts, innovation and new ideas more readily and easily.

10.8 Significance of Childcare and the Impact of Dual Role Women in Small Business

The findings from this project agrees with the work of Still (2003) Walker (2004) which confirmed that work and family responsibilities still play an important role in the location, operation and role of women in their small business. Respondents indicated that access to and the cost of childcare impacted upon their business and their ability to participate in training.

A most important issue continues to be the synchronization of the career, family and business cycles however we realise that this cannot be assumed is the case for all women.

Respondents said that access to good quality childcare and after school support services were rated highly as and recommended as suggestions to encourage participation by small business women in vocational education and training. It is recommended that government consider better ways of reducing costs, improving access and quality while providing incentive for small business in this area.

10.9 Pull and Push Factors Which Influence Training Requirements of Women

Project data suggests that women were in some ways being pushed into small business due to their regional location as a consequence of lack of employment opportunities and through their personal circumstances related to past employment or logistical requirements attributable to family responsibilities.

Women who are unwillingly in small business or unambitious are said to face greater odds than other women in small business groups. (Still, page 17). Those who are considered as “pushed” into business are described as possibly lacking skills due to their segmented participation. Still describes this group is seen to lack skills, experience and confidence in management, finance, marketing and employment relations which effectively reduces their capacity to build and drive their business. For those that are “pulled” the issues are similar in addition, they lack skills to grow their business as well as they could.

10.10 Participation in Business Associations and Organizations

The consultations conducted with industry associations and business groups confirmed the work by Walker and Weigal (2001). Only 24% of respondents in the project belonged to a business association and 45.7% did not. Women’s participation in industry bodies was higher, 38.6% belonging to a professional body or industry group, which is consistent with the work of Billet (2000) and Kearns (2004) who both recognise these groups as sources of current and specific information for small business operators, with training that relates primarily to product or industry developments. Hence these networks have a tendency to provide current information of direct relevance and application to the small business operators industry.

Most Chamber of Commerce groups indicated they had difficulty attracting and retaining women small business operators as members, with most memberships of women as partners to their husbands rather than partners in a business sense. This is particularly relevant to how government instigates policy and funds groups to support small business strategies for women.

10.11 Access to Career Information

In the research findings 74.1 % of respondees had no career information in selecting their present job, 7.4% had received some information during their training from Business Enterprise Centres and the same percentage, 7.4%, had received career information from school. This is clearly

evidence of a gap in relation to the provision of information and suggests the need for improved and better quality information.

Personal research accounted for 11.1 %, a further 34% of career information had been obtained via written forms and 26% indicated via the internet. This suggests the need to maintain both forms of publicity as against the current trend by government to move most services on line.

The research confirms the significance of friends and the use of “face to face” or “verbal” forms of career advice and information, which is consistent with other research in this field. The Report Making it Work (1994, page 20) describes women’s networks as generally informal and consisting of other women, partners and friends with a preference by women for mentoring and advice from other women.

10.12 Training -Lack of Recognition of the Skills of Small Business Operators

An indicator of the relevance and interest of women and lifelong learning is reflected that when asked if they held qualifications which related to their business 40% of respondents responded yes, a further 35.3% indicated that they intended to obtain qualifications. The need to gain qualifications was expressed with respect to respondents’ interest in future employment use and recognition as a reason for further training.

The issue of lack of recognition of small business qualifications was raised by several Business Enterprise Coordinators during discussions who indicated that many small business operators experience difficulty in securing employment opportunities after deciding to no longer work for them. Small business operators may run several businesses over their careers and as such have learnt their enterprise or business acumen informally or on the job –without formal qualifications. This lack of formal qualifications acts as a hindrance to securing other forms of employment.

10.13 Training -Skill Needs of Women in Small Business

46% of respondees had attended training via their professional groups or industry specific associations. Alternatively there were still a remaining 38% who had not accessed training via these groups or networks. The project confirmed training was required in standard areas such as computing, general business, marketing, bookkeeping, small business and contract law etc. When asked to suggest strategies that may support women’s participation in vocational education there are similarities once again with their male contemporaries such as course flexibility, time, relevance and current content. Access to onsite or good quality childcare and financial cost were additional factors indicated as significant for women’s participation in training, indicating a gender difference.

10.14 Lack of Relevant Training for Women in Small Business in VET

The research confirms the conclusions of Women and Small Business Supplementary Report (1994), Walker (2004), Kearn (2000), Billet (2005), Council (1994) with respect to vocational education courses citing that vocational training has been unable to meet the needs of small business operators. Many respondents’ comments cited that TAFE courses were too long in duration, inflexible, incorrectly timed in businesses hours and did not convey current information.

Many comments conveyed in the research relating to careers and training reflected confusion in relation to training pathways, access to and delivery of quality training for small businesses and knowledge of any alternative formats in training delivery.

The vocational training market was rated “highly” by 14 respondees however unfortunately what may be a reflection of the level of knowledge and perception women hold of vocational sector is for the most part many small business respondents had not attended the vocational education sector and therefore could not rate the VET training system.

10.15 Educational Aspirations and Future Relevance of VET

21.4% indicated they were currently participating in education and training with 48.6% indicating they were not. The research indicated that 41.4% of respondents had participated in some form of training in the last 6 months with the aim of improving their business operations and employment options.

57.1% of small business operators are interested in accessing training sometime in the future including 44.3% of respondents interested in access to online training. Training respondees wanted to access indicated were seminar format, mentoring and face to face were appropriate together with standard courses such as small business specific information such as taxation, law, marketing, bookkeeping, exporting and computer.

11. POLICY IMPLICATIONS FOR WOMEN IN SMALL BUSINESS

11.1 Key Policy Implications

Policy directions and programs that would best support women in the interlinking areas of education and training for HBB and micro small business include;

Government to better tailor strategies to meet the needs of women's in HBB and micro small business through

- The provision of tax incentive for childcare and after school care to support women's participation in education, training and employment opportunities. This would also reduce the economic burden and potential constraints these areas place upon the business development process and community entrepreneurship.
- Recognition and development of initiatives by government to specifically refocus effort and service delivery toward women, in particular those participating in small businesses. As requested by many women there is the need to direct funding toward women specific small business associations or networks. At present there currently exists no specific association or group that is concerned with the role of facilitating and enhancing the operations of women in small business.
- Redirecting funding to business groups that demonstrate a percentage of women's participation or membership. Additionally government policy needs to encourage interest by existing small business start up groups and associations to increase the participation, entry or involvement of women. Groups funded need to be required to demonstrate outcomes that indicate increases in women's active participation.
- Increased provision and access to appropriate training and relevant information through the specific strategies that target women in small business. Government needs to encourage the recognition of this growing sector and expand the current focus of initiatives funded to provide services in business development. In funding and promoting initiatives government should encourage women specific strategies, that links and networks to be built between new and emerging regional and metropolitan small business operators.
- The provision of incentives to the vocational sector to increase the provision targeted training delivery to HBB and micro small business.

Business enterprise agencies and relevant networks need to increase their knowledge of the needs of this sector in particular to encourage research into the areas of HBB and micro small business.

- Research the impact women's life paths have upon business development.
- Investigate and encourage investigation into the information needs, skill needs and knowledge requirements of HBB and micro small business area.
- Identify and promote best practice work life balance information and advice in business start up programmes. There is no information about structural supports that could be in place to support the small business operator to consider work life balance thereby enabling the integration of strategies at the onset of start up.

Vocational education and training

The vocational education sector has undertaken limited national focus, engagement or monitoring of needs, issues and trends of the small business sector. Attention has mainly been given to the training needs of medium business, larger corporate or industries. There has also been limited targeting, strategy development or recognition of the training needs and educational

aspirations of women in the formal and informal delivery of training particularly in the last five years.

Vocational education and training needs to improve the recognition of women in small business through specific strategies that target this group and establish ongoing holistic arrangements in VET that acknowledge and monitor the needs of women in HBB and micro small business participation in VET.

- Evaluating VET strategies and setting a “report card” style of evaluation that sets clear and concise goals, targets and progress measures.
- Seeking agreement at state and national levels in data gathering that is consistent, regular and accurate for women in small business that is included in national reporting mechanisms.
- Targets being set for State Vocational Education and Training Plans to ensure delivery of outcomes in relation to accessibility, appropriateness and relevance of training.
- Investigation and exploration of a framework for the delivery of training at local levels, which encompasses the short and longer-term needs of women.
- Updating current knowledge and expertise in the formation of relevant and appropriate models for small business skills development and longer term learning and include training specific to growing and developing a business.
- Working with groups in the small business sector to respond to small business. This approach needs to adopt a shared partnership in the training development, delivery and responsiveness.
- Providing funds and developing strategies which address the image of the vocational sector targeting small business operators as owner managers and as employers.
- Developing strategies that support the recognition of prior learning, specifically the skills of small business operators.

Career development

Career Development in relation to recognition of the life cycle and career patterning of women in small business has received limited acknowledgement and research. While increased entry of women into HBB and micro small business has continued the amount of career related information provided in this field has not recognised the needs of women nor to keep pace with new emerging trends and issues.

- That government seek to construct targeted strategies through women’s networks and via community based agencies to provide better access to information to better inform women in selecting courses and career paths.
- That government seek to improve access to self assessment and raising awareness and recognition of skills required for small business operators.
- That government introduce efficiencies in the pathway to training and business start up through improved information to improve career decision making.

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