

# **Making it Work**

**a study of education and training issues  
for  
women in micro and small business**

**April 2007**

## **Making it Work** **a study of education and training issues for women in micro and small business**

Published by Security4Women  
ISBN 978-0-9757668-4-2

This report was finalised and edited by Kimberley Turner- Zeller, with Elaine Butler for WAVE (Women in Adult and Vocational Education).  
The research was conducted and a draft report prepared by Lynn Deering, Roslind Wych and Jackie Ho from JobTactics.

This report was prepared for Security4Women (S4W)  
Security4Women is funded by the Australian Government through the Office for Women, Department of Families, Community Services and Indigenous Affairs.

The opinions, findings and proposals in this report represent the views of the authors and do not necessarily represent the attitudes or opinions of the Australian Government.

### **Acknowledgements**

Thanks to all those who contributed to this project, and especially to research participants. We hope that their generosity is reflected in policy and delivery outcomes in VET that enhance the capacity for women in micro and small businesses to achieve their aspirations.

For more information please go to;  
S4W Website: <http://www.security4women.com>  
WAVE Website: <http://www.wave.com.au>

## Table of Contents

<b>1. Executive Summary</b> .....	<b>4</b>
<b>2. Introduction</b> .....	<b>5</b>
<b>3. Literature Review</b> .....	<b>6</b>
3.1 Overview.....	6
3.2 Key Issues and Related Trends .....	6
3.3 Impact of Government Policy .....	10
<b>4. Project Objectives</b> .....	<b>11</b>
<b>5. Results</b> .....	<b>12</b>
5.1 Background Data .....	12
5.2 Education .....	12
5.3 Employment.....	12
5.4 Business Concept .....	13
5.5 Training .....	13
5.6 Business Networks.....	14
5.7 Career .....	14
5.8 Future Relevance of Education and Training .....	15
<b>6. Interview Findings</b> .....	<b>17</b>
6.1 Key Agency Discussions and Interviews .....	17
6.2 The role of women in small business.....	17
6.3 Push or pull factors of women entering small business .....	17
6.4 Sole parent’s entry and economic hardship.....	17
6.5 Women’s representation and participation in business networks .....	17
6.6 Recognition.....	18
6.7 Women restricted in business expansion .....	18
<b>7. Discussion</b> .....	<b>19</b>
7.1 Key Characteristics of Women in Small Business.....	19
7.2 Education .....	19
7.3 Training .....	19
7.4 Business Concept .....	19
7.5 Employment.....	20
7.6 Career .....	20
7.7 Business Networks.....	20
7.8 Future Relevance of Education and Training .....	21
<b>8. Policy Implications for women in Small Business</b> .....	<b>22</b>
8.1 Key Policy Implications.....	22
<b>9. Conclusion</b> .....	<b>23</b>
<b>10. Bibliography</b> .....	<b>24</b>
<b>Appendices</b> .....	<b>26</b>
Appendix I Background Statistics .....	26
Appendix II Discussion Groups.....	27
Appendix III Women in Micro or Small Business Questionnaire .....	28

## 1. EXECUTIVE SUMMARY

This report focuses on a small-scale national project that researched the needs of women in small and micro businesses in Australia, with emphasis on the implications of the provision and relevance of vocational education and training.

The research investigated the perspectives of women in small and micro business with respect to their:

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

and sought to consider:

- how women in small business talk about their careers?
- how women in small and micro business see education and training contributing to their plans?
- what their experiences are in this regard?
- what policy directions and programs would most increase participation in education and training by women in small and micro business?

The research found:

- women in home based businesses, micro and small businesses are active lifelong learners
- participation by women in business networks is low, although mentoring and networking are sought out,
- women are mainly happy with their chosen career paths, yet had very little information at start-up,
- women in small business see value in training and education and aspire to undertake further education and training,
- those who had experienced training had found it beneficial,
- some consider practical experience 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
- relevant and appropriate VET was less available in regional areas,
- there is a concerning lack of information for women establishing their own small business,
- a continuing lack of recognition of the skills and experience gained through running a small business.

Recommendations for the improvement of education and training for women in small and micro business include:

- improving availability and reducing costs of childcare so enhance the opportunities for women in micro and small business to undertake training,
- tailoring specific government initiatives for small and micro businesses to women, as well as ensuring 'mainstream' initiatives for micro and small business are gender sensitive and so inclusive, in regional and rural areas as well as urban sites,
- encouraging networks for women in small business and greater inclusion in existing, often male dominated, networks and associations,
- improving access to and relevance of VET courses for this client group,
- changing the VET structure rather than trying to fit women into the existing inappropriate one,
- 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,
- further research into the needs of women in small and micro business.
- initiating cross agency and cross sectoral collaboration, for delivery of innovative flexible frameworks, models and strategies for VET provision for small business, including women in micro, home based and small businesses.

## 2. INTRODUCTION

This report results from research commissioned by Security4Women (S4W), one of four national women's secretariats funded through the Australian Government Office for Women (OfW). In 2003 S4W surveyed over 3000 women around Australia to ascertain a representative view of women's priorities concerning their lifelong economic well-being. Despite the many differences inherent in the category 'women' the women, irrespective of age, education backgrounds and socio-economic status, were remarkably consistent in their choices. They identified the following as five areas of highest priority:

- work arrangements to help balance family and other responsibilities
- affordable education and training for all ages
- equal representation in management and leadership
- equality of male and female wages and salaries
- and education about financial and economic issues (Doughney J. et al/S4W, 2004).

After consideration of existing and contemporary research activities in these five priority areas, and the inter-related nature of work-related or vocational education and training (VET) with the above identified issues, S4W initiated research into affordable work-related education and training for women of all ages. This research is timely, given the policy designed to support women's involvement in VET (ANTA 2004), now supported by the Dept. of Education, Science and Training (DEST) following the disbandment of ANTA.

The aim of this research is to enable S4W to

- develop recommendations based on the research findings to enhance the lifelong economic well being for women and;
- to define measures to seek policy and legislative amendments, especially in the area of work-related education and training

As a member of S4W, *Women in Adult and Vocational Education Inc* (WAVE) coordinated an inter-related series of investigations to examine the position of women in Australia and Lifelong Learning, a global policy priority adopted and promoted by the OECD and European Union. This research was designed to provide 'snapshots' of different groups of women within the area of work related learning and VET - girls and young women; indigenous women; women retraining or returning to work; women in micro and small business, and women from low socio-economic backgrounds.

The key questions that were common to research conducted for each of the above groups were:

- How do women talk about their future work aspirations, careers and working lives?
- Where do they get information from? How/do they plan?
- How/do women see education and training linking to their life plans and future work?
- What are their aspirations and experiences?
- How can VET policies, and provision best support women in their selection of career paths, access to and engagement in work-related learning, especially vocational education and training?

This report focuses specifically on women in micro and small businesses, the typology of work for many Australian women, and one that is consistently perceived as under researched and under resourced in VET.

### 3. LITERATURE REVIEW

#### 3.1 Overview

This literature review incorporates national and international perspectives and provides a context for women in small and micro businesses in Australia, including the identification of relevant key trends and issues, with emphasis upon vocational education and training. A review of government policies and perspectives and their impact upon women is also included.

For the purpose of this report and based on the Australian Bureau of Statistics (2004a) definition, 'small business' is defined as a 'business employing less than 20 people'. Categories of small businesses include: non-employing businesses such as sole proprietorships and partnerships without employees; micro businesses employing less than 5 people, including non-employing businesses; and other small businesses employing 5 or more people, but less than 20 people.

#### 3.2 Key Issues and Related Trends

*"The growing economic power and influence of women-owned businesses are changing the shape of the global economy"* Sakkio Fukuda Parr, UN's Human Development Report, cited in Jalbert 2000 p9.

##### International

The increased participation of women in small business is a worldwide trend with women owning between one-quarter and one-third of all businesses worldwide and accounting for 20% to 40% of worldwide annual new business start ups (Wood 2000). In the United States, women lead 8 billion businesses, the vast majority of which are small businesses (Wood 2000 p1). According to the US Office of Advocacy (2006) 86% of the 6.5 million non-farm women owned business in the US are sole traders. 55% of US women owned businesses were in the service sector in 1997. Importantly, a positive correlation between women's business ownership and income has been found, and a negative correlation with poverty is also evident.

Much research into women in small business (WSB) has been reported from Canada. There are more than 800,000 women run businesses in Canada, with an average annual growth rate of 3.3% from 1989 to 2004, 60% faster than the growth rate of male owned businesses (CIBC World Markets 2005 p1). There was a 50% increase in the number of self-employed women in Canada from 1989 to 2004, with sole traders driving this change. The average age of WSB in Canada is 41, however, this average age is increasing with higher growth, 4%, of women aged over 55, entering small businesses. Canadian small business owners are increasingly more educated, especially so for women. In 2004, one in four WSB were university educated and those with 'less than high school education' fell by almost 30%. Importantly, in 2006, 50% of WSB were in jobs with higher than average wages, up from around one third in 1989 (CIBC World Markets 2005 p5).

In Canada, natural and applied sciences, business and finance, and technical and professional health care occupations are increasingly popular for WSB with a decrease in traditional areas such as 'sales, hospitality and clerical' (CIBC World Markets 2005 p7). 40% of female sole proprietors are members of trade associations in Canada, double the amount of men.

70% of WSB in Canada are married and nearly one-third have children under the age of 12. This generation of women have been referred to as the 'sandwich generation' caring for ageing parents and their own children and families. Thus, it is reported that 60% of WSB in Canada are 'lifestylers', trying to juggle work and family life (CIBC World Markets 2005 p10).

The United Kingdom has lower rates of women owned businesses than Australia, the US and Canada, with a total of 800,000 female entrepreneurs, however, the gender gap in small business start-ups decreased by 40% in 2002, and 5% of the female population are expecting to start up a small business in the near future (Startups 2004).

##### National

According to the Australian Bureau of Statistics (2004a) 31.9% of all small business owners in Australia are women, and 68.1% are male. This proportion has remained relatively unchanged since 1995. There has been an increase in the number of WSB from 462,300 in 1997 to 529,000 in 2004.

The majority of WSB in 2004 were aged 30-50 years (63.1%), and the smallest category was under 30 years of age (8.2%) in 2004. Women over 50 accounted for 28.7% of owners. There has been a change in the age spread of women since 1995, when 37% of WSB were aged less than 30 years and 31% were aged 30-50 years. 28% were over 50 years. Thus there has been a significant increase in the age of WSB, similar to movements in Canada.

39.6% of women in small business work full time, compared with 80% of males. Of these females, 27.5% work more than 50 hours per week. In 1995, 66.5% of all part time small business workers were female, which decreased to 58.6% in 2004.

### **Home Based Business (HBB)**

The Australian Bureau of Statistics (ABS) indicates that 67.5% of all small businesses in Australia are home based (ABS 2004a). Here we define a HBB as 'where most of the work was carried out at the home(s) of the operator(s)' referred to as 'Business operated at home' or 'where the business has no other premises owned or rented other than the home(s) of the operator(s)' referred to as 'Business operated from home' (ABS 2004a). According to the ABS, 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% (cited in Walker 2004 p6). There was a 19% growth in female HBB owners between 2001 and 2003 (ABS 2004a).

There has been a significant increase in the role women play in HBBs. 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 research by Mulholand (1997), and 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 (Rowe and Hong 2000). 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 a 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.

### **Education**

There is a shift from low to high educational levels of women in small business in Australia, in keeping with international trends (ABS 2004a). Traditionally small business operators had low educational attainment. However, ABS statistics between 1986 and 2003 indicate a steady rise in qualifications. Australian based research by Sheridan & Conway (2003) on women in Armidale, NSW confirms the entry of highly qualified women into small business, the study indicating that 76% of women reported some form of vocational or tertiary qualification and 22% of these had post graduate qualifications. In 2001, Australia wide, the most commonly held level of education was school level, 41%, 38% held a Certificate and 21% held an Advanced Diploma or above. Females held more school level education, less certificates, and more Advanced Diploma or higher than males (ABS 2004a).

### **Business Concept**

Reasons for commencing business have been extensively researched. While the reasons have not changed significantly, the way this information is interpreted has. Still (2004 p4) uses the terms 'pulled' or 'pushed' into running a HBB or small business as an indicator of one's capacity and capability of running a business. Those pushed are also referred to as 'reluctant entrepreneurs'.

Still (2004) describes factors that push women from the workforce and those that pull women into running their own business. Still's research shows links between these factors, and profiles older women as more likely to be pushed into running a business. Older women are more likely to be married, less educated and employed permanently prior to starting up. Those motivated by pull factors are younger and better educated than previous generations of self employed women, and view the start up as fulfilling an ambition to be one's own boss; pursuing a business opportunity; and taking the opportunity to use skills and knowledge acquired in previous employment (Still 2004 p4).

Still (2000, 2001) and Walker (2000) describe women who are unwillingly in small business, or not ambitious, as facing greater odds than other women in small business groups. This group is seen to lack experience and confidence in management, finance, marketing and employment relations (Still 2000, 2001, 2002 and Walker 2000).

Other research by Avencius and Miniti (cited in Korn 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 woman's ability to run her business successfully, as well as her training needs and potential for business growth.

Still (2003) feels 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 women and created a 'one size fits all' approach by government policies. In fact Kempnich et al (1999) feel that policy directed at small business growth and apparent expectation of increasing employment is questionable. There are many factors influencing a small business owners decision to expand or not, including 'state of the industry', 'competitiveness' and 'ability to exploit new markets', as well as the 'desires and lifestyle decisions of its owner/s'.

### **Business Networks**

Women participate less in business associations than their male counterparts. Investigations by Walker and Weigall (2001) found women's participation in local small business support organisations and networks 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 reflected those they had left in previous employment, was hierarchical, or perceived to be an 'old boy network' that perpetuated male customs, traditions and negative attitudes (Walker & Weigall 2001 p6).

The literature review identified a tendency for women to develop their own networks, viewed negatively by researchers because they may increase differences and disadvantage as covered by Walker and Weigall (2001). The Australian Government has identified belonging to business networks as a major support for small business start up and utilises such groups as key mechanisms through which funds and resources are directed. Since women are less likely to join business associations there is creation of a gap in communication from WSB and government, and thus the creation of government policies.

### **Career Aspirations**

Women do not tend to follow linear career pathways and access to career information is limited. The literature identified that women have limited access to appropriate career information and are still encouraged to follow a traditional career pattern despite indications that this does not meet their interest or needs. Conclusions drawn in the work of Mitchell, Levin and Krumboltz (1999), and Patton & McMahon (2001) highlight that few women have career ambitions and career paths, and most operate randomly, especially when moving in and out of the workforce to study or for family reasons. Researchers Pringle & Dixon (2003), Still (2001) and Patton and Mc Mahon (1997) all write in general agreement that current models for career development and counselling do not recognize movements of women into small business as an employment option.

Wood (2000) outlines the growth of younger women entering the small business field, including a Bank survey of Canadians aged between 18 -35 years which showed that their first career choice was to be an entrepreneur, outpacing traditional careers such as finance, medicine and law. Australian research by Still and Walker (2001) has also indicated this shift. It could be suggested 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.

### **Future Relevance of Education and Training**

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

1. Tendency to view vocational training as irrelevant
2. Lack of appropriate and suitable training
3. Training is required to be practical 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. Small business owners tend to view VET as irrelevant*

The needs and issues associated with training requirements for the small business area have been well researched. Walker (2004), Kearns (2002), Enrich & Billet (2004) agree that VET has not been able to meet the needs of small business operators. There is a tendency for educational provision to be based upon the needs of large businesses rather than small, the lack of applied teaching makes it irrelevant and the mode of offering is not suited to small business needs and practices (Kempnich and Butler & Billet 1999). There has been much emphasis in VET for policy to find ways to fit WSB into the existing structure and dominant culture. It has been suggested that VET policy makers should be investigating 'what assistance/knowledge/incentive' women need to enter VET, then 'identifying the training, resources, networks' required (Kempnich et al 1999).

### *2. Lack of appropriate and suitable training*

Discussion in a report on women and small business, by the National Board of Employment, Education & Training (NBEET) (1994) described training as not focused, flexible or short, with no reliable way of finding out which trainers and programs are high quality and good value. This review reaffirmed that constructing training which is convenient, low cost and of immediate relevance to practical business was a significant issue for the VET sector.

### *3. Training is required to be practical 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. On the job training is the most utilised form of training by small business that prefer to learn this way and access training from suppliers and seminars run by industry or organizations (Kearns 2002). NCVER (2004) report that 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.

### *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 prevented operators from participation in training. Walker & Webster (2004) present the opinion that small business still viewed training as a cost and not an investment and not their responsibility but that of government. On the other hand, government/s are placing employment contracts in the hands of employees who may have little power over decisions on training. This further removes the responsibility for training from employers (Kempnich, Butler & Billett 1999).

### *5. Lack of training culture and value of formal learning*

Only 55% of small businesses provided some form of training compared with large businesses at 90%. Formal training remains something that is difficult for the majority of small business operators to access (ABS 1999).

### **Best practice**

An NCVER (2003) report identified strategies suited to small business success as building networks and clusters, mentoring, workplace coaching, action learning and benchmarking. Home based self employed people and small businesses found benefits in their memberships of such groups, which acted as a form of support for stress management, sources of information, and a valuable way 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".

Billet, Ehrich & Herson-Tinning (2003a) describe a model which includes a combination of the agency (i.e. motivation, interest and effort) of the small business operators alongside localised support in the form of guidance (of different kinds) to achieve the best learning outcomes. This model has an 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 applied to day to day operations and the ability to seek assistance as required. The literature recommends further research to identify the application of this work with regard to WSB.

### **3.3 Impact of Government Policy**

The Australian Government has taken an active interest in supporting women in small business as a consequence of women's increased entry into this field of work since the early 1990's. Benefits to government of encouraging women in small business include economic growth and an avenue for reducing unemployment figures.

The focus of government initiatives has, however, not always achieved participation by women in small business. The literature reviewed indicates a paradox- that government policy has worked both to support and also to restrict women in small business. The focus has tended to emphasise growth of business, which is not necessarily what women owners want. This is best outlined by Korn Ferry International (2001) who explains that governments worldwide, including Australia's, have tended to focus support on high growth firms which create 80% of all new jobs internationally. Past trends indicate this is not often an area women will commence business.

The Australian Government's approach has also focused upon capital growth, and on trying to "pick winners" or businesses with the greatest potential (Korn Ferry International 2001). As a consequence of the focus of these policies Still & Walker (2003) believe Australian women have been driven away by strategies meant to assist them. The distribution of funds through male dominated small business networks and associations has placed women at a disadvantage.

Policy that asserts employment contracts shifts responsibility from both government and employers to employees, to ensure employees are properly trained, thus resulting in lower levels of training, and resulting in economic disadvantages to women, small business and ultimately the economy as a whole.

Government VET policies have focused on tailoring women to current traditional VET structures rather than tailoring VET to the needs of WSB. Thus, WSB have been operating under circumstances of limited access to appropriate education and training. VET policy continues to disallow flexibility of time, delivery and currency, discouraging participation.

## 4. PROJECT OBJECTIVES

The aim of this Project was to consider:

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

### **Methodology**

The project was designed to use a purposefully selected national sample of women engaged in small and micro business to explore the experiences and needs of these women in relation to VET. These aims were addressed by undertaking a national and international literature review to provide a contextual framework to interpret the project findings. Data for the project were collected from a national sample of women engaged in small business using individual interviews and an online survey sourced via lead associations and networks.

The interviews were conducted with 20 contacts from key groups who worked with women entering or operating a small business, ranging from small business development corporations, enterprise centres and small business support officers to TAFE lecturers. During this stage we were interested in identifying the developmental steps, such as preparation by upskilling and gaining experience before beginning a business. Interviews also aimed to identify if women utilised associated support services through local business groups and the level of this. Two regional areas were targeted.

The information collected at interviews was audio taped, transcribed and analysed using content analysis methods to provide a list of themes and categories that described the experiences, barriers and suggestions relating to VET for the women in the sample group.

The second stage of primary data collection involved a web based survey. The survey provides insight into the characteristics of those involved in small business, their training needs, level of interest in lifelong learning, future career aspirations and their views on the relevance of VET. The survey also sought how to better engage the sector in education and training including support needs, and to decipher what influences interest in attending training and education. Data from the online survey were collated and analysed using the software package SPSS.

Finally, narrative accounts from interviews with two women engaged in small business have been recorded and transcribed, as micro examples of responses to the key questions listed in Introduction.

## 5. RESULTS

### 5.1 Background Data

The spread of respondents across rural and metropolitan areas was almost equal. 60% of respondents were from Western Australia, 11.9% from Victoria, 10.4% from the ACT, 9% from South Australia and the remainder spread across NSW, QLD and the NT.

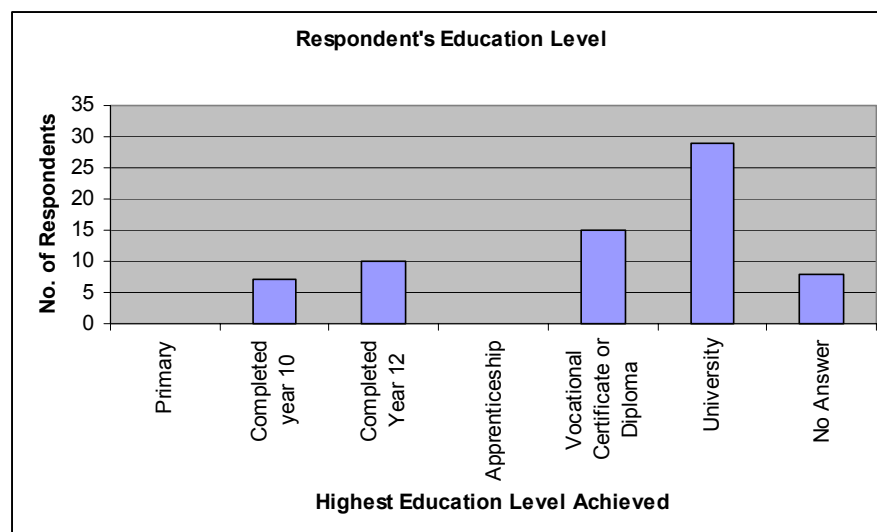
31.8% of women were aged 35 - 44 years, and a higher percentage of women, 39.4%, were aged between 45 -54 years and 6.1% were aged between 55-64 years.

69% of respondents indicated they were born in Australia, and 21% indicated they were not. 85.7% had permanent residency and 2.8% did not. 88.6% of respondents spoke mainly English at home; one woman spoke Swedish, and another Thai. 10% did not answer these questions. 15.7% of women reported having a disability, with half of these indicating a medical, or medical and physical condition.

5.7% of respondents were of Indigenous or Torres Strait Islander backgrounds. Of the four indigenous women who participated and identified themselves as Indigenous or Torres Strait Islander, one woman 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 IV and were in the age group of 45- 54 years. One of the women ran businesses in farming and bookkeeping and the second described her business as 'arts and jewellery'. Both these women indicated they earned main and secondary incomes.

### 5.2 Education

40% of respondents indicated they held qualifications. Of those with qualifications, 61% held vocational qualifications and 39% had university qualifications. 30% overall responded that they did not hold qualifications that related to their business. At the time of the survey 18.6% of respondents indicated they were undertaking VET and 64.3% were not. Of the 13 currently in training, 9 were completing computer based training at TAFE, 2 were at University, and 2 were at Adult Community Education Courses (ACE).



### 5.3 Employment

Traditional areas in which women in Australia operate businesses were upheld in the survey. The respondents also worked in broader areas including manufacturing 6.1%, engineering 6.1% and primary production 6.1%, reflective of the rural participation in this survey. 47% of those operating a micro or small business indicated their business was their main source of income and 18.6% indicated secondary.

In the micro business area, 36.4% indicated running a portfolio operation. There was clear evidence that some of the micro business operators were running various activities to supplement their income, present in both the regional and metropolitan context.

Regional response comments indicated the need to have various skills to generate an income. Examples of the range of services provided by respondents included: **retail, manufacturing, teaching, design and publishing, business support, distribution of different products ‘Tupperware’, candles and oils, artists, and authors.**

#### 5.4 Business Concept

36.4 % of the small businesses employed just one person, another 36.4% employed between 2- 5 people, with 9% employing 5 -20 people. The highest number employed in a small business in this study was 20.

##### Structure and hours of operation

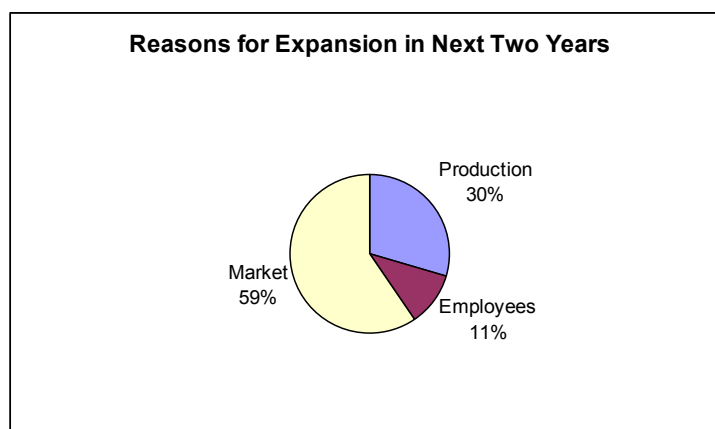
A trust was the most common form of business structure identified. Sole Trader was the second highest. 44.3% of women said they were employed full time, and 41.4% said they were employed part time. Of those working part-time 25% did work in other employment such as volunteering or lecturing. Of significance are the hours worked weekly by each of the types of business structures, with Sole Traders registering the highest average number of hours (33) and Companies the second highest with 30.25 hours. It is important to note the high number of hours some women work across all the types of structures. The longest hours worked ranged from 30 for a Trust to 80 for a Sole Trader. The average hours for those running a secondary business was 6 hours.

##### Location

50% of operators ran their businesses at home, and 18.6% rented a space, whilst 4.3% chose ‘other’, (27.1% did not answer). The average number of years of operation for Trusts and Partnerships was 12 years, for Companies it was 9 years and Sole Traders 4.5 years.

##### Business aspirations and phases of business development

Of the 36 who responded ‘yes’ to having expanded their business, 59% responded to market expansion, 30% responded to higher levels of production and 11 % responded to increasing employees.



It is important to note that there was evidence of a correlation between years of operation and business expansion. For those operating less than 5 years there was no intention of expanding. However, amongst those operating between 5-10 years there was a wish to expand. Over 10 years of operation this was less consistent.

#### 5.5 Training

41.1% responded that they had participated in training. 57.1% indicated they wanted and needed training.

##### Employees and training

This research found the level of access to training in the past year for employees of small businesses as low. 34.3% of employees had not participated in training in the past 6 months, whilst 22.8% reported they had.

Reasons for why respondents chose to undertake their education or training are reflected in the following statements:

*'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 described it as a positive experience and that it had a direct flow-on affect to their business:

*'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'.*

### **Format of training**

Comments revealed agreement with researchers that small business operators are looking for short training delivery formats, which are directly relevant to their skills enhancement or business. For example, a common form of training undertaken was computer based courses in part-time workshops or evening seminar formats. Accounting rated highly with respondents, describing working closely with accountants to understand their books and financial controlling. Some respondents had attended a small business start up course based within community networks. Many rural respondents had undertaken the Workplace Assessor and Certificate IV 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. Respondents emphasised the need for short, face-to-face training, mentoring and networking.

### **Flexible and online learning**

17.2% of respondents indicated they had experienced online training and 44.3% were interested in online training. Those who had utilised flexible learning had obtained courses by phone, online or self paced courses and included overseas programmes.

## **5.6 Business Networks**

24% of respondents indicated they belonged to a business association with 38.6% indicating they belong to a professional or industry group. 46% of those belonging had assistance with training via their professional groups or industry specific associations. Alternatively, there was still a remaining 38% who had not accessed training via these groups or networks.

## **5.7 Career**

### **Career aspirations**

47.2% indicated they had decided on their career and were confident in their chosen career path, with 21.4% of respondents indicating 'to do more of the same' or 'operate their own micro or small business'. 31.4% gave no answer. 14.3% indicated that their future career was different to their current business while 44.3 % indicated that their future and current career aspirations were the same and they were satisfied with this career.

### **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 (BECs) and, 7.4% had received career information from school. 34.2% of the career information that had been accessed was via written forms, 26% via the internet, 18.4% verbally, 13.2% friends and 7.9% a mentor.

### **Type of information required for future work**

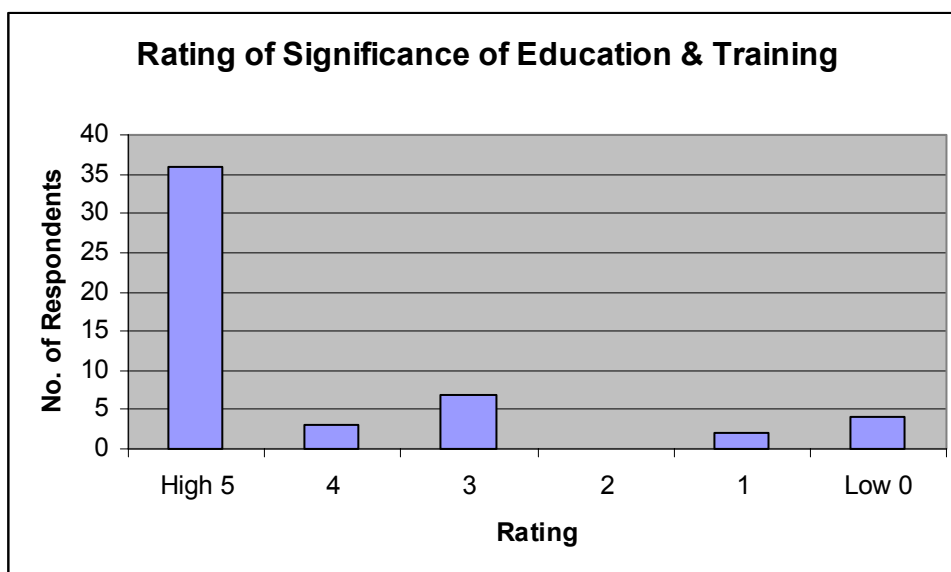
28.1% indicated they had strategies to expand their business and described the different pathways/formats taken to access information. 15.6% indicated they had networked with targeted groups who were in a similar field or sharing different experiences. 12.5% indicated options for business ideas, courses and newly emerging businesses. 9.4% of respondents each mentioned 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; **business related** information and **general career** information.

In response to what kind 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. The second highest response of 15.6% indicated the need for networking opportunities with people in similar fields or those operating a micro or small business. There was an 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.

### 5.8 Future Relevance of Education and Training

65% rated the significance of 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.



Many used such words as ‘essential’, ‘vitaly 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”*

and

*‘I must continue to build upon my skills to provide a better service.’*

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

*“Only small amounts when necessary via industry groups”*

and

*“At this stage of my business development, formal education and training is less important than individual support.”*

Ways to support and encourage women into TAFE courses mainly covered four categories; ‘lower cost’; ‘finance’; ‘mentoring’ and ‘direct contact with other women’.

Sample comments:

*‘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’.*

### **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 than 10% indicating they had no future training need.

### **Views and experience of VET**

Of the 54.8% of respondents who answered this question, all rated their experience with VET as positive. 45.2% had not accessed the VET sector. 20% of respondents did not consider VET as supporting their career aspirations while 27.1% indicated it did. Comments in regard to TAFE courses indicated that they are often too long in duration, incorrectly timed for businesses hours and did not convey current information. Also, lecturers lack practical experience running a business, and had a lack of exposure to new areas people were intending to operate in. Respondent's comments included:

*“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”.*



## 6. INTERVIEW FINDINGS

### 6.1 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 (C of C), Business Enterprise Centres (BEC), Area Consultative Committees and relevant Government Agencies.

### 6.2 The role of women in small business

There was general agreement and confirmation amongst all groups that women had increased their participation in small businesses in their communities. There was also agreement that women were slowly moving away from traditional areas and roles, particularly evident in regional areas. However, on the whole, areas of operation were still predominantly in the traditional retail service sector, childcare, health and community.

*'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'. (BA)*

### 6.3 Push or pull factors of women entering small business

Interviews confirm that many women had initiated their HBB in response to work that had been outsourced. Agencies outlined that women are providing contracted services back to previous employers or running services in response to the high casualisation of the workforce, believing this small business option will give them the flexibility required to support their family economically and promote family/work life balance.

### 6.4 Sole parent's entry and economic hardship

Several agencies raised concern about the focus on promoting HBB and micro business operation because it is promoted as fitting around family life and is perceived as having high income potential. Many agencies caution that this is a misconception, as to earn a high income, long hours are required. Agencies highlighted that some micro or small businesses provide contracted services with low income potential that may cause economic hardship, yet if women cease this form of employment they fear there is no alternative employment. As such, they may be operating three or four different services to create adequate income to support their family.

Agencies raised concern about the encouragement of sole parents into HBB and small business.

*"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 during the start up phase, they often don't last longer than 12 months."* (BEC)

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 return to work nor build their confidence in running a business often setting back their confidence and economic security.

### 6.5 Women's representation and participation in business networks

It was evident from these discussions that metropolitan based women were more successful than others in achieving participation in business associations. This success occurred where there were close links between groups such as local government via Consultative Committees, service providers such as Business Enterprise Centres, and where specific funds could be obtained or were set aside specifically for attracting and increasing women's participation.

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. This is particularly relevant to how government instigates policy and funds groups to support small business strategies for women.

*'Very few women run their own business via C of C and mainly attend because of their husbands'. (C of C)*

*'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'. (BEC)*

## **6.6 Recognition**

Access to appropriate training for small business was recognised as an issue here as it was in the online survey, with many groups indicating that TAFE was unable to provide adequate training to meet the needs of small business operators. The issues included format, timing of training and relevance to the small business person. In some regions, a TAFE service is non-existent. Agencies also highlight lack of small business skills recognition. The issue of lack of recognition of small business qualifications was raised by several Business Enterprise Coordinators during discussions who indicated that many operators experience difficulty in securing employment after deciding to no longer work for a 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 qualification acts as a hindrance to securing other forms of employment.

*'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'. (BEC)*

## **6.7 Women restricted in business expansion**

The choice to expand a business for women is often complicated by access to quality childcare and their role within the family. Agencies emphasised access to finance as an issue for women with limitations due to setting up based on minimal capital.

*'The difficulty is, many micro small business people are put off by the way business associations, 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 stereotypical 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'. (BEC)*

## 7. DISCUSSION

### 7.1 Key Characteristics of Women in Small Business

This research confirms women's continued strong participation and interest in small business. It captured the popular participation of 30-50 year old women into the small business option with 71.2% aged 35-54 years. 20.6% were between the age of 25- 35 but only 3% were under 25 years of age. This is in line with international and Australian statistics.

The rate of disability in this survey (15.7%) is lower than for the general female population (20.1%) (ABS 2003), possibly suggesting barriers to access for women with a disability into small business. Having a disability may also impact upon support needs in business and accessibility of education and training and this must be considered by businesses, education providers and the government.

There was a higher rate of Aboriginal and/or Torres Strait Islander people (5.7%) in this survey than the general population (2.4%) which may indicate good accessibility (ABS 2004b). The education and training participation for this group was also high.

### 7.2 Education

This research reinforces the reported high level of qualifications of women involved in operating small businesses both nationally and internationally, however, the concentration of education and training, in the reviewed group, seemed to have occurred before starting up their small business. VET has a high importance in providing qualifications before business start up and during operation.

### 7.3 Training

The survey response confirms evidence of low levels of participation in training for employees in small business, even though there is a desire by many to undertake training. This is consistent with the literature review findings, which raises concern about the growth and quality of small business and the employment nature of such groups who were unable to provide training for employees due to economic, logistical or attitudinal issues.

#### Lifelong learning needs

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

- Group 1: This group aimed to improve their direct skill in the business and to improve business operations
- Group 2: This group had immediate needs to '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: This group indicated a need to improve skills to support their business however this was to offset their partner's skills or knowledge levels.
- Group 4: This group's training was not directly relevant to their business but to other employment or as part of their continued professional development. This group tended to be in the age group of 45- 54 years.

It is important for education policy makers and providers to consider the individual needs of each of these groups to encourage participation.

### 7.4 Business Concept

Very small and micro businesses were the most popular in this research, with the structure of the reviewed small businesses broadening into an array of trusts, sole trader, company and partnerships structures. This is in keeping with international and national statistics. The high numbers of hours worked by women were concentrated in sole traders and companies, presumably because of the lack of staff support to cover workloads. The number of women working full time was slightly higher in the survey than the national average.

Half of the women ran their business from home, in line with literature review findings that highlighted the large increase in numbers of small businesses that run from the home.

Key agency concerns about the economic and social risks of running a HBB are important for government and education providers to take note of, and apply methods to try to minimise those risks, particularly for already 'at-risk' groups.

Significant to the research findings is the positive relationship of business phase to training requirements and the potential expansion of small business. This is important as an indicator of the potential of small business to contribute to the economy. There is effort by operators to plan for expansion after some time in operation, which has implications for increased need for access to lifelong learning. The market, levels of production and employee numbers were popular areas of expansion each requiring specific education and training needs. Agency discussions highlighted barriers to expansion as work/life balance issues including access to child care and family responsibilities, as well as access to further finance. Reasons for the 21.4% of respondents who did not wish to expand their business include these issues as well as a lack of desire to have a bigger business, as for some, meeting business requirements and providing for their families is satisfying.

## **7.5 Employment**

### **Pull and Push Factors**

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. As noted earlier, women are providing services back to past employers for work that is being outsourced, rather than performed in-house. Women are being pulled into small business by the lure of being one's own boss, escaping male dominated environments and structures, and the possibility of better work/life balance.

### **Significance of Time for the Small Business Operators**

Nearly one-fifth of women indicated that their business provided a secondary income, and more than one third of women were running several services to make up their income. 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 as time is scarce. The findings from this project agree with the work of Still (2003) and 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.

## **7.6 Career**

Research confirmed that most women operating in a small business were comfortable in the careers they had chosen. There is clear evidence of a gap in the provision of career information which suggests the need for improved access. For three quarters of the women to have received no career information about their current job is certainly of concern. The want for information in electronic format should influence education providers to ensure this format is available, as well as popular written and verbal sources of information. There was significant experience and interest in on-line learning by respondents, and in flexible delivery overall. Constraints of time and location of respondents would be factors influencing this preference. It is significant that nearly one third of women wanted more information on career pathways before choosing a course, proving they are thinking about their future careers, rather than just immediate training and education needs.

This research is consistent with other research in this field. Respondents required both business related and general career information. Given women's dislike for male dominated networks, women's business networks have a large potential to fill an information gap.

## **7.7 Business Networks**

The survey confirmed national and international research with regard to the level of memberships and interaction between business associations and small business operators, Women's participation in industry bodies was 38.6%, 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.

## **7.8 Future Relevance of Education and Training**

It is clear that WSB value education and training overall, for both their current business and future careers. In terms of VET, for those who had accessed it, all found it a positive experience, however, nearly half of the women had not accessed VET, and 20% would not consider it useful for their future. In line with the literature review, the respondents were unhappy with the duration, timing and currency of VET courses and their lecturers, confirming the conclusions of the Women and Small Business Supplementary Report (1994), Walker (2004), Kearns (2000), and Billet (2005), that VET has been unable to meet the needs of small business operators. Access to onsite or good quality childcare and the associated financial cost was an additional factor preventing participation.

Also of concern to WSB is a lack of recognition of existing skills gained through experience. Exemptions from modules where women have a proven knowledge would go some way to encouraging further education and training through VET, and would see confidence and opportunities rise in those moving between employers or businesses.

From these results, it could be concluded that for those who participate in VET, the experience is positive, but for those who don't there are significant barriers to be overcome before they will access VET. These barriers are part of a historically male dominated and trade influenced structure which needs significant overhaul to encourage participation by WSB.

## 8. POLICY IMPLICATIONS FOR WOMEN IN SMALL BUSINESS

### 8.1 Key Policy Implications

Policy directions and programs that would best support women in the interlinking areas of education and training for HBB, micro and small business are outlined below.

It is recommended that the government tailor policies, resourcing and related strategies to meet the needs of women in Home Based Businesses, Micro and Small businesses through:

- Investigating the information and skill needs, and knowledge requirements of HBB and micro small business areas for business longevity, taking into account the different types of business pathways women seek.
- Identifying and promoting best practice work/life balance information and advice in business start up programmes.
- Researching the impact women's life paths have upon business development, including ways to alleviate time issues
- Identifying the different needs of those pushed or pulled into small business and how best to meet such needs
- Directing funding towards women via specific tailored women centred small business associations or networks
- Redirecting funding to business groups that demonstrate a percentage of women's participation or membership, with follow up. Additionally government policy needs to encourage interest in existing small business start up groups and associations to increase the participation, entry or involvement of women
- Provision of tax incentives 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.

#### Vocational Education and Training (VET)

Since the inception of a national approach, the VET sector has continually struggled to ensure a relevant and workable national focus, engagement or monitoring of needs, issues and trends of the small business sector, with even less attention being directed to women in this sector. Attention has mainly been given to the training needs of medium business, larger corporations or industries.

It is recommended that government:

- Seek agreement at state and national levels to ensure data gathering, collation and disaggregation that is consistent, cumulative, regular and accurate for women in micro and small business, and that such data are included in national reporting mechanisms.
- Ensure that targets are set for and embedded in state VET plans to ensure delivery of outcomes in relation to accessibility, appropriateness and relevance of training, for WSB.
- Investigate, trial and evaluate successful frameworks and models for the delivery of training at local and regional levels, which encompass the immediate and longer-term needs of women.
- Work with groups, including women's groups and representatives, in the small business sector to respond to small business needs, current and projected. This approach needs to adopt a shared partnership in training development, delivery and responsiveness to current and future market trends.
- Provide funds for the development and implementation of strategies that address the image and culture of VET, including targeting women micro and small business operators as owner managers and as employers.
- Develop strategies that support the recognition of prior learning, specifically the skills of women micro and small business operators.
- Initiate cross agency and cross sectoral collaboration, for delivery of innovative flexible frameworks, models and strategies for VET provision for small business, including women in micro, home based and small businesses.

### **Career Development**

While increased entry of women into HBB, micro and small business has continued, the amount of career related information provided in this field has not recognised the needs of women nor kept pace with newly emerging trends and issues.

It is recommended:

- That government construct targeted strategies through women's networks and via community based agencies to provide greater access to information to better inform women in selecting courses and career paths.
- That government improve access to self assessment and raise awareness of knowledge, aptitudes and skills required for micro and small business operators.

## **9. CONCLUSION**

Women are becoming increasingly involved in home based and micro small businesses due to push factors such as lack of employment opportunities, location, discouragement from past employment experiences and the logistics of family commitments, and pull factors such as being one's own boss, escape from male dominated environments, and the pursuit of a better work/life balance. This small study illustrates the need for further research into the needs of women in this area.

Past government policies have assisted women with entry into certain types of small businesses, especially those with large potential for growth. However, this is not the aim of most women in small business, at least in the short to medium term. The dispersion of funding through male-dominated business networks that are poorly attended by women is also preventative for women. VET policy has attempted to tailor women, who are strong potential life long learners, to traditional structures that are inflexible and discourage participation, rather than tailoring VET to the current needs of women in small business. This marginalisation is further exacerbated for those women whose work location is that of either micro businesses or HBBs.

Women in small businesses, however categorised, find that they are compelled to move between agencies and organisations, but have no policy 'safety net', even though they are a vital part of the Australian economy and business world. Thus collaborative and inclusive policies, in VET as well as other work-related policy 'silos' for 21<sup>st</sup> century working women that are cross-sectoral and flexible enough for both local and state implementation, are desperately needed for women in small businesses.

## 10. BIBLIOGRAPHY

- Australian Bureau of Statistics (1999) *Small and Medium Enterprises, Business Growth and Performance Survey*. 1997-98. Catalogue No. 8141.0 [www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/8141.01997-98?OpenDocument](http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/8141.01997-98?OpenDocument) cited 20 March 2007
- Australian Bureau of Statistics (2003) *Disability, Ageing and Carers, Australia: Summary of Findings, 2003*. Catalogue No 4430.0 Canberra, Australian Government Publishing Services. [www.abs.gov.au/ausstats/abs@.nsf/0/c258c88a7aa5a87eca2568a9001393e8?OpenDocument](http://www.abs.gov.au/ausstats/abs@.nsf/0/c258c88a7aa5a87eca2568a9001393e8?OpenDocument) cited 25 March 2007
- Australian Bureau of Statistics (2004a) *Characteristics of Small Business*. Catalogue No 8127.0 Canberra, Australian Government Publishing Services. [www.ausstats.abs.gov.au/ausstats/subscriber.nsf/0/78AD83F693CD2351CA256FF00078EC15/\\$File/81270\\_2004.pdf](http://www.ausstats.abs.gov.au/ausstats/subscriber.nsf/0/78AD83F693CD2351CA256FF00078EC15/$File/81270_2004.pdf) cited 15 February 2006.
- Australian Bureau of Statistics (2004b) *National Aboriginal and Torres Strait Islander Social Survey 2002*. Catalogue No 4174.0 Canberra, Australian Government Publishing Services. [www.ausstats.abs.gov.au/ausstats/subscriber.nsf/0/AE3942DB21AD4A27CA256EBB0079843D/\\$File/47140\\_2002.pdf](http://www.ausstats.abs.gov.au/ausstats/subscriber.nsf/0/AE3942DB21AD4A27CA256EBB0079843D/$File/47140_2002.pdf) Cited 25 March 2007.
- ANTA (Australian National Training Authority) 2004, *Women: shaping our future*, supporting document to the national strategy for vocational education and training 2004-2010, ANTA, Brisbane
- Billet, S, Ehrich, L & Herson-Tinning, B (2003a). *How Small Business Learnt About the Goods and Services Tax: Lessons for vocational education and training*. National Centre for Vocational Education Research, Adelaide. <http://www.ncver.edu.au/research/proj/nr1024.pdf> cited 15 February 2007
- Billet, S, Ehrich, L & Herson-Tinning, B. (2003b) Small Business Pedagogic Practices. *Journal of Vocational Education and Training*. Vol. 55 (2) pp149-167.
- CIBC World Markets (2005) *Women Entrepreneurs: Leading the Charge*. [www.cibc.com/ca/small-business/article-tools/women-entrepreneurs.html](http://www.cibc.com/ca/small-business/article-tools/women-entrepreneurs.html) cited 14 March 2007
- Doughney, James; Macdonald, Fiona; Pyke, Joanne; Lyon, Anne; Leahy, Mary and Rea, Jeannie, 2004, *Lifelong economic well-being for women: What women want*. S4W <http://security4women.com.au>
- Enrich, L & Billet, S (2004) Learning New Practices in Small Business, Engagement and localised support, *Education and Training*. Vol. 46 (8-9) pp. 501- 509
- Jalbert S E (2002) *Women Entrepreneurs in the Global Economy* <http://www.cipe.org/pdf/programs/women/jalbert.pdf> cited 23 Feb 2007
- Kearns, P (2002) *Are the Two Worlds Colliding? The provision of training and learning services for small business*. National Centre for Vocational Education Research. <http://www.ncver.edu.au/publications/900.html> cited 15 February 2007
- Kempnich, B, Butler, E, & Billet, S (1999) *Irreconcilable Differences? Women in Small Business*. National Centre for Vocational Education Research. <http://www.ncver.edu.au/publications/234.html> cited 15 February 2007
- Kilpatrick S, Crowley S (1999). *Learning and Training: Enhancing small business success*. National Centre for Vocational Education Research. <http://www.ncver.edu.au/publications/364.html> Cited 15 February 2007
- Korn Ferry International (2001) *What Women Want in Business: A Survey of Executives and Entrepreneurs*. [www.kornferry.com/sources/pdf/pub\\_004.pdf](http://www.kornferry.com/sources/pdf/pub_004.pdf) Cited February 18 2007
- Mitchell, K., Levin, A., & Krumboltz, J. (1999). Planned Happenstance: Constructing unexpected career opportunities. *Journal of Counseling & Development*, Vol. 77, Pp115-124, cited March 20 2007 [www.hawaii.edu/hivandaids/Journal%20of%20Counseling%20and%20Development%20-%20Spring%201999.pdf](http://www.hawaii.edu/hivandaids/Journal%20of%20Counseling%20and%20Development%20-%20Spring%201999.pdf)
- Mulholland K (1997) The Family Enterprise and Business Strategies. *Work, Employment and Society*. Vol. 11 No. 4 pp685-711
- National Board of Employment, Education & Training (NBEET) (1994) *Making it Work: Women and Small Business*. [http://www.dest.gov.au/archive/nbeet/publications/pdf/94\\_36.pdf](http://www.dest.gov.au/archive/nbeet/publications/pdf/94_36.pdf) cited 15 February 2007



- NCVER (2004) NR7019. *The Relationship Between Training and Small Business Performance*, National Centre for Vocational Education Research. <http://www.ncver.edu.au/research/proj/nr7019e.htm> cited 15 February 2007
- Patton, W, Mc Mahon, M (1997) *Career Development in Practice. A systems theory approach*, New Hobsons Press, New South Wales
- Patton, W, Mc Mahon, M (2001) *Career Development Program. Preparation for lifelong career decision making*. ACER Press, Australian Council of Educational Research  
[www.acer.edu.au/publications/acerpress/genres/documents/2006Edcat.pdf](http://www.acer.edu.au/publications/acerpress/genres/documents/2006Edcat.pdf) cited 15 February 2007
- Pringle JK, & Dixon, KM (2003) Reincarnating Life in the Careers of Women. *Career Development International* Vol. 8 No. 6. [www.oise.utoronto.ca/research/wall/inequity/9pringle.pdf](http://www.oise.utoronto.ca/research/wall/inequity/9pringle.pdf) Cited March 20 2007.
- Read, L (1998) *The Financing of Small Business: A comparative study of male and female business owners*. London: Routledge.
- Rosa, P, Carter, S, & Hamilton, D (1996) *Gender as a Determinant of Small Business Performance Insights from a British Study, Small Business Economics*. Issue 6, pp 463-478
- Rowe B R & G S Hong (2000) The Role of Wives in Family Businesses: The Paid and Unpaid Work of Women. *Family Business Review*. Vol. 13. No. 1 pp1-3.
- Sheridan A, & Conway L (2003) Women in Small Business in Armidale: A Regional Case Study. *Centre for Women and Business*. Discussion Papers 2003 - 04. University of Western Australia. <http://www.cenwab.org/> cited 15 February 2007
- Startups (2004) *Female Entrepreneurs: The Facts*.  
[http://www.startups.co.uk/Female\\_entrepreneurs\\_the\\_facts.YQjetNxoG0A-Ww.html](http://www.startups.co.uk/Female_entrepreneurs_the_facts.YQjetNxoG0A-Ww.html) cited 15 February 2007
- Still, L.V. (2001) *Recasting Careers for Managerial and Professional Women: The New Solution*. *Centre for Women and Business*. Discussion Papers, 2002.07. University of Western Australia. <http://www.cenwab.org/> cited 15 February 2007
- Still, L.V. (2002). *Women in Small Business: A Western Australian Profile*. *Centre for Women and Business*. Discussion Papers, 2002.02. University of Western Australia. <http://www.cenwab.org/> cited 15 February 2007
- Still, L.V. (2003a) *Push Pull Constraints. The Case of the Women Small Business Entrant*. *Centre for Women and Business*, Discussion Papers, 2003.01. University of Western Australia. <http://www.cenwab.org/> cited 15 February 2007
- Still, L.V. Walker E (2003b) *Women in Small Business: Results of a national study*. *Centre for Women and Business*. Discussion Papers. 2003.08. University of Western Australia. <http://www.cenwab.org/> Cited 15 February.
- Sourtar, G.N, & Still L.V (2000) *From Start Up to Operation: Gender comparisons of sources of assistance, advice and information for small business*. Paper presented to Australian and New Zealand Academy of Management. December.
- Walker, E, (2000). *The Changing Profile of Women Starting Small Businesses*.  
<http://web.gsm.uwa.edu.au/web/gsm/home.nsf> Cited March 2005.
- Walker, E (2004) *Self Employment the Way of the Future?* *Centre for Women & Business*, Graduate Discussion Papers, The University of Western Australia.  
<http://web.gsm.uwa.edu.au/web/gsm/home.nsf/cf08181e4c023ffc482566250007ad77/9f2e0065c0267dbf48256bdc0030c8bd?OpenDocument> Cited 15 February 2007
- Walker, E and Webster, B (2004) *Small Business Smart Business*, Small and Medium Enterprise Research Centre, Edith Cowan University
- Walker E and Weigall F (2001) *Business Networks: Still a Boys Club?* *Centre for Women & Business*, Discussion Papers, The University of Western Australia  
[http://web.gsm.uwa.edu.au/web/gsm/DVault.nsf/d5c882431fda015f4825683500286691/d59a4429aea4099748256c0200140a47/\\$FILE/2001-+09+Walker+&+Weigall.pdf](http://web.gsm.uwa.edu.au/web/gsm/DVault.nsf/d5c882431fda015f4825683500286691/d59a4429aea4099748256c0200140a47/$FILE/2001-+09+Walker+&+Weigall.pdf) Cited 27 Feb 2007
- Wood, B (2000) *Financing for Women Owned Businesses. The Canadian Case*. 2<sup>nd</sup> OECD. Conference on Women Entrepreneurs. <http://www.oecd.org/dataoecd/14/54/1848628.pdf> Cited 15 February 2007

## APPENDICES

### Appendix I

### Background Statistics

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%
<b>Where do you reside?</b>		
Postcode regional	30	49%
Postcode metropolitan	31	51%
<b>Where do you reside?</b>		
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%
<b>Where you born in Australia?</b>		
Yes	48	69%
No	15	21%
No answer	7	10%
<b>Are you of Aboriginal or Torres Strait islander origin?</b>		
Yes	4	5.7%
No	59	84.3%
No answer	7	10%
<b>Main language spoken at home</b>		
English	62	88.6%
Thai	1	
Swedish	1	1.4%
No answer	7	10%
<b>Do you have permanent residence?</b>		
Yes	60	85.7%
No	2	2.8%
No response	8	11.5%
<b>Do you have a disability, impairment or long-term condition?</b>		
Yes	11	15.7%
No	52	74.3%
No response	7	10%
<b>Indicated area</b>		
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		

## Appendix II      Discussion Groups

Workshops were held with key groups including;

- Australian Institute of Office Professionals - a large number of these women operate small and micro businesses
- West Coast College TAFE
- Upper and Lower South West Enterprise Centres

### Questions

#### Introduction

##### Project Introduced and back ground information provided

- Discuss briefly what you are doing currently training or employment wise?

##### Target group identification

- What is your current situation with regard to running your business? How would you describe your present phase of business development?

##### Training and education

- What has been your experience?
- How do you feel about participating in education and training?
- What sort of training will assist you in your future goals?
- Is running your business a short or long term career decision?

##### Supports group participation and access to information

- What supports did you or have you accessed?
- Do you belong to a professional group or industry?
- What career information did you access and why?
- What sort of information would you like to access?

##### What works?

- What sort of support would you like to access?
- What supports would you like to access to encourage women in business to participate in vocational education?

## Appendix III Women in Micro or Small Business Questionnaire

### Women in Micro or Small Business Questionnaire.

Women in Small and Micro Business  
Lifelong Learning: Work Related Education and Training



Thank you for agreeing to participate in this research project. The survey below takes approximately 15 minutes to complete. This research is being undertaken by JobTactics, WAVE and Secure4Women, one of the National Women's Secretariats. These groups aim to provide advice to government about the training needs and career aspirations of women in small/micro business. The project is funded by the Office For Women, Department of Family and Community Services.

Please note VET is an abbreviation for vocational education and training. This is a term for any training related to work and/or work aspirations. It may or may not be accredited and can be short or long certificate courses.  
Micro business refers to a business that employs less than five people, including non employing businesses. Small business employ five or more people but less than twenty.

#### Section 1. Background Data.

Please nominate your age group  <25  25-34  35-44  45-54   
 55-64  65+

Where do you reside? State \_\_\_\_\_ Postcode \_\_\_\_\_

Were you born in Australia? Yes  No

Are you of Aboriginal or Torres Strait Islander origin? Yes  No

Main language spoken at home English  Other (please specify) \_\_\_\_\_

Do you have permanent residence? Yes  No

Do you consider yourself to have a disability, impairment or long term condition? Yes  No

If yes, then indicate all the relevant categories  
Medical condition  Hearing /deaf  Vision  Intellectual   
Mental illness  Physical  Acquired brain impairment   
Other, please indicate \_\_\_\_\_

#### Section 2. Education

1 What is your highest level of education? Please tick. Primary School  Completed Year 10  Completed Year 12  Apprenticeship   
Vocational Certificate or Diploma  University  Other \_\_\_\_\_

2 Do you have a qualification? Yes  No

3 Please write the name of the highest qualification you have achieved. \_\_\_\_\_

4 Are you currently undertaking vocational education and training (VET)? Yes  No   
If no, please go to Question 8.

5 If yes, please give reasons why you have chosen to undertake this course? \_\_\_\_\_

6 What, if any, certification will you receive from the course? \_\_\_\_\_

7 Are you currently a student at School  TAFE  College  University   
Adult Community Education  Other \_\_\_\_\_

**Women in Micro or Small Business Questionnaire.**

8 If not training are you planning to undertake training or further education in the future? Yes  No

**Section 3. Employment.**

9 Are you currently employed fulltime in your business? Yes  No

10 If no, do you have another form of employment. Job title \_\_\_\_\_  
 Fulltime  Part time  Casual

**Section 4. Business Concept**

11 What type of business do you operate? Please describe. \_\_\_\_\_  
 \_\_\_\_\_

12 How many employees (include yourself) do you have in your business? \_\_\_\_\_

13 What is your business structure? Sole trader  Trust  Company  Partnership

14 How long have you operated your small business? \_\_\_\_\_ yrs.

15 How many hours a week do you operate? \_\_\_\_\_ hrs.

16 Is this your main or a secondary income? Main  Se condary

17 Where do you operate? At home  At rented space  At shared space  Other

18 Do you intend changing your type or expanding your business in the next two years? Yes  No

19 If so how? Production  Information technology  Employees  Markets

**Section 5. Training.**

20 Do you hold qualifications that relate to your business? Yes  No

21 If no, do you intend to obtain qualifications that relate to your business? Yes  No

22 Do you belong to any business associations? Yes  No

23 Do you belong to a professional or industry group? Yes  No

24 Does this business association or industry group assist you with training? Yes  No

25 What was the last type of training that you attended that related to your business? (25 words or less) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Women in Micro or Small Business Questionnaire.**

- 26 Do you have training needs; include those with your business or other than your business? Yes  No
- 27 Have you participated in training in the last 6 months? Yes  No
- 28 Have your employees participated in training in the last 6 months? Yes  No
- 29 Have you experienced any on line training? Yes  No
- 30 Would you be interested in on line training? Yes  No
- 31 What training would you like to access? (50 words or less) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Section 6. Career**

- 32 Have you decided on your future career? Yes  No
- 33 If yes, what type of future career would you like to have? \_\_\_\_\_
- 34 Is this career different to your current business? Yes  No
- 35 Indicate how you rate on a 5 point scale the significance of training and education.  
 Low 1 2 3 4 5 High
- 36 What career information have you had in selecting your present job or training course? Please describe.  
 \_\_\_\_\_  
 \_\_\_\_\_
- 37 Please explain where you access this information and what format (written, online etc) you prefer?  
 \_\_\_\_\_
- 38 What kind of information would you like to access to enable you make more informed decisions about your future work?  
 \_\_\_\_\_  
 \_\_\_\_\_

**Section 7. Educational Aspirations & the Future Relevance of VET**

- 39 Are you participating in education or training? Yes  No
- 40 If yes, please provide the following details, Name of course \_\_\_\_\_  
 Course Provider \_\_\_\_\_  
 Course Location \_\_\_\_\_  
 If no, go to Question 45.
- 41 Please give reasons for why you have chosen to undertake this education or training? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- 42 Does this training relate to your business? Yes  No

**Women in Micro or Small Business Questionnaire.**

- 43 How will this training assist you in your future goals? Please describe. \_\_\_\_\_  
\_\_\_\_\_
- 44 What do you envisage will be the benefits you gain in completing your course or training? \_\_\_\_\_  
\_\_\_\_\_
- 45 What has been your experience of the VET training system? Positive  Negative  None   
Why? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- 46 What supports would you like to suggest to encourage women in business to participate in vocational education? \_\_\_\_\_  
\_\_\_\_\_
- 47 Does VET support your career aspirations? Yes  No
- 48 Please describe, why you have this view. \_\_\_\_\_  
\_\_\_\_\_
- 49 Describe how do you see training and education contributing to your future plans? (50 words or less)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Thank you for completing this questionnaire. We will make every reasonable effort to protect your privacy however we stress that you complete this form at your own discretion. Should you have any questions please call Lynn Deering, Telephone: (08) 9370 23 81 or Email: [lynndeering@jobtactics.linc.lnet.au](mailto:lynndeering@jobtactics.linc.lnet.au)

We value your input and we would like to share the results of this research project with you. Please visit [www.security4women.com](http://www.security4women.com) to download a copy of our report due for completion in May 2005.

