

## Adult Education and its Implications for Small Business Success

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**Abstract:** A strong positive relation exists between the level of education and entrepreneurial activity. However, the challenge to educational providers is to identify the most effective knowledge set to prepare managers for their small businesses (SBs) survival. This research reports on part of a larger study of the educational needs of SB managers which took place between 2001 and 2006 in New Zealand. This paper provides a background on the literature of adult education in the context of SB management. Semi-structured face-to-face interviews were conducted with 19 SB managers about their experiences in managing their own business. Accordingly, the research identified four skills for SB learning: basic (day-to-day management skills), coping (time management and priority setting skills), psychological (emotional skills) and networking skills. The pedagogic practices adopted should be accepting, affirming and confirming and thus take care of some of the social and psychological needs of the managers.

**Keywords:** Skills for Small Business Management, Adult Learning, Pedagogic Practices, Semi-structured Interviews

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### 1 Introduction

In New Zealand on February 2008, there were approximately 471,100 businesses of which 97% had fewer than 20 employees and 68% were non-employing. The number of businesses has been slowly growing; however, the survival rates of new businesses indicate that all is not well with businesses. For example, 42,760 businesses started up in 2001 and by 2008 only 37% had survived (Statistics New Zealand, 2008).

This paper presents a learning programme for small business (SB) managers that takes into account the received wisdom of the adult education and SB literatures as well as the needs and perspectives expressed by 19 SB managers in New Zealand. Our thinking on adult learning was influenced by the philosophies of two prominent educationalists – Freire and Mezirow. Accordingly, the first section outlines the contributions of Freire and Mezirow to our research and provides a background to SB research and why we adopted the qualitative ‘subject-based’ approach. The second section examines the literature relating to learning and SB success. This is followed by our research method and the research findings that explain the model learning programme. We conclude with an appeal for more attention to be paid to the social and psychological needs of SB managers.

### 2 Adult Learning and Its Implications on SB Managers

#### 2.1 Overview of Adult Learning

This section introduces two pedagogical streams: Freire, whose work was principally with the hopeless, marginalised and excluded adults from the undeveloped world, and Mezirow, whose work was from the developed world.

Freire’s challenge is reawaken in learners in their right and ability ‘to make culture by breaking the cycle of adaptation to the norms and rituals of the assumed national culture’ (Heaney, 2000). This has particular

relevance to SB managers seeking to make their own place in society, as business people responsible for their own commercial destiny. They seek a type of education, appropriate to their needs, which appears to be very different from traditional offerings (geared towards creating conforming individuals to become good employees). That education may be deemed to be 'emancipatory'.

While paid labour is still conceived of as the pre-eminent way towards self-development and social integration, the current organisation of our labour market seems to have reached some limits. It can no longer realise the cherished emancipatory expectations. Lifelong learning practices today are mainly geared towards the labour market and largely reproduce the dominant mechanisms, thereby neglecting other domains or ways of learning (Stroobants and Wildermeersch, 2000, p. 2).

Freire offers more than just a philosophy of education for teaching adult learners. His starting point is with the subjects, acknowledging their behaviours and feelings and drawing on their knowledge and experience (Freire, 1976, 1998). Covey and Merrill (1994) suggest that managers need to be empowered to act in ways that are more individualistic so that they become agents of change in their world and of their world. Managers require new skills and new practices, different from those traditionally endorsed by society. In acquiring these new skills and practices, they need to transform their worldview.

Mezirow (1991) provides a somewhat idealistic goal for the transformation of individuals as they strive to grow to reach their full potential. Within his writings, there is very little on how to implement or apply his theories. Even so, the perception that adults learn better in certain circumstances that promote transformation of belief-systems is an important one because managers typically carry the sole responsibility for SB welfare, while working in isolation. There are often no close colleagues, peers or workmates. In such a context, transformative learning may prove critical for the individual's well-being as well as for business survival.

Mezirow's work is particularly helpful in the context of this research precisely because it acknowledges 'less-than-ideal' is reality (Mezirow, 2000). In facing the current business environment, those seeking self-employment are not entering a state of utopia: they face a competitive and often hostile environment in which the conditions of idea discourse are likely to be absent. The works of Freire and Mezirow complement each other in that Freire provides the philosophy of using education as a change agent, whereas Mezirow provides a model of learning. Both writers work with adults and agree that dialogue (or discourse) and reflection are important in gaining transformation in lives and communities.

## 2.2 Small Business

SB research paints a complex, incomplete and often inconclusive picture. Operational definitions of a SB vary not only from one researcher to another but also between countries. Interpretation and comparisons of findings become problematic because researchers measure SB in different ways (such as number of employees, value of assets and turnover). Further, there is a marked difference between the size definitions of Australia and New Zealand, measured by numbers of employees, compared with Europe and the United Kingdom. Consequently, much research is not directly relevant to SB in Australia or New Zealand.

SB research has come under some well-justified severely negative criticisms of its lack of attention to methodological considerations and general lack of adequate theory development. It is a relatively young area of academic inquiry, and several research issues appear to have been overlooked:

... until comparatively recently, much of the research outputs has been of mixed and indifferent quality, due principally to the failure to recognise and accommodate the special problems in researching SB issues and contexts (Beaver and Prince, 2004, p. 35).

Henry et al. (2005a) call for more energies be given to developing theory because research 'has tended to run ahead of theoretical developments' (p. 99).

The dominant approaches to studies on SB, possibly stemming from the philosophical concept of positivism, tend to examine the person under study as a variable rather than actually paying attention to that person's view. The influence of the dominant paradigm for research developed from the natural sciences, assuming that there are laws governing the social world, tending to ignore the frailty of human judgement. Gordon (2000) argues that failure to address the interpretation of events by the person under study produces a limited picture of the true nature of events. He points out that researchers, who avoid examining the subject's perspective, by inference, assume that what the subjects say about their experience is biased or limited in perspective and as such, their voice is not valued. More positively stated, if the subject's view is accorded a voice, then the research should be richer and a greater understanding of the issues, event, process or context is likely to be gained. The subject's voice adds an additional perspective to the field of inquiry.

Emerging fields, such as SB research, present challenges and tensions for those contributing to their development. In particular, there exist no generally accepted robust theoretical frameworks or clear methodological directions. Further, SB research demands an integration of several perspectives drawn from multidisciplinary 'schools of thought', such as education (adult education), psychology (human behaviour) and business.

Within New Zealand, the principal source of SB research is carried out by the New Zealand Centre for Small and Medium Enterprise Research (the Centre). Training for SB managers is one of the major research topics under study; however, the focus of adult learning has been on offering traditional practical skills. Tweed and Massey (2001) comment on programmes designed to increase the competence of New Zealand SB managers:

... there is no single recipe for successful enterprise assistance, and those with the responsibility for designing and delivering programmes are in many instances working blind (p. 381).

What managers need to know has rarely been viewed from their perspective. The result is that there is a significant gap between what training providers provide and the training needs of the managers (Henry et al., 2005a). Internationally, the literature on adult learning for SB survival is relatively sparse.

### 2.3 Learning and Business Success

The entry level of education is strongly linked with profitability of new ventures. This finding was based on the findings of 24 surveys published between 1984 and 1994 that link education and SB performance (Drennan and Kennedy, 1998). Perhaps success is not linked to education *per se* but a specific type of education. Morgan et al. (2002) find non-growing businesses are more likely to have trade-related qualifications than the growing businesses. Clearly more insights are needed; if trade qualifications are not helpful, then perhaps business qualifications are helpful, but apparently not so.

Research attempting to correlate attendance at external business education programmes with improved business performance finds no evidence of a relationship (Hale, 2003). Hale suggests the lack of improvement, and consequent lack of correlation, exists because 'the management education agenda is driven by a normative model with a predetermined syllabus without input from the business' (p. 50). Other writers suggest that the failure of education and assistance initiatives is a result of omitting to 'take on board the cultural, social and education background' of the intended learners (de Favoite et al., 2003, p. 430).

Advisors to SB often appear to assume that order, standardisation, accountability, control systems and planning are necessary to the exclusion of skills needed to thrive in the 'uncertain and changing world' of the business environment (Gibb, 1997). They often assume managers will adopt normative and rational

decision-making processes of theoretical models and so advise their clients to formulate business plans. However, the large number of uncertainties may render those plans ineffective.

The small firm owner-managers face an uncertain and changing world; their businesses and indeed their livelihood are problematic. Most of the answers they seek are strategic, global, approximate, qualitative and subjective (Lebas, 1996). Business plans may not be what is wanted or needed. Nayak and Greenfield (1994) report an almost complete absence of formalised business planning by SB managers.

The debate on whether entrepreneurs are born or made continues. In the absence of evidence to the contrary, 'most commentators believe that elements associated with the subject of entrepreneurship can be developed or enhanced via education and training' (Henry et al., 2005b, p. 165). Enterprise education is being promoted in many countries, but there is considerable conceptual confusion as to what constitutes enterprise education – many programmes either explicitly or implicitly assume that the objective is to increase skills of 'how to start a business'. Hytti and O'Gorman (2004) conclude the most common interpretation is to train or develop more people able or willing to start up more new businesses.

SB education is still a relatively minor field of business education. An Australian study reports this area represents less than 1% of university undergraduate enrolments in Business and Management papers (Breen and Bergin, 1999). The low value accorded to SB education is also recorded by Jay and Schaper (2003), who note that many providers exist but few are effectively utilised. Further, growing businesses are more likely to attribute a quality product, assurance or service as the secret of their success than any specific learning or education (Morgan et al., 2002). By contrast, Marshall et al. (1995) find that those who used management training and consultants performed better than those did not use such assistance.

Although the assumption that training influences business performance positively appears intuitively plausible, the literature linking training with SB success has returned mixed results (Cosh et al., 1998). Several writers have identified factors that may partially explain the lack of relation. Westhead and Storey (1996) observe that training in SB is different to that conducted in large businesses. Matlay (2000) identifies prevailing economic conditions, availability of what is deemed to be relevant training, and the market positions of the individual business, as factors directly affecting the acceptability of training in SB. The cost of training, time constraints and lack of trainee cover whilst the trainee attended a course, further causing barriers for SB managers desiring to access training (Matlay, 1999).

It would seem that steps are needed to overcome negative attitudes towards business and self-employment as a career choice. The New Zealand Small Business Advisory Group (2004) notes the lack of positive attitudes:

... business, and the economy in general, is not a high interest subject for most New Zealanders. When New Zealanders do take an interest in business, they frequently do so with a negative attitude. Such attitudes discourage potential business owners from considering self-employment (p. 6).

If business programmes are operating in an environment of negative attitudes, then attempts to increase competence in management are likely to achieve less than desired results. Rae (2004) notes the voices of those starting up a SB appeared to have become 'disconnected' from academic study and those 'real voices' were rarely heard. He advocates that the researcher should directly ask the managers to talk about their lives and careers; the researcher should listen to and then build scenarios and develop understanding from the managers' accounts of their differing situations. His appeal was heard in this research!

### 3 Research Methods

Hamilton, New Zealand, was the location for the fieldwork that consisted of 19 interviews (duration 1.5-2 hours). The snowballing sampling technique was used in selecting interviewees who could add to the range of experiences and perspectives about their business learning opportunities. The face-to-face

semi-structured interviews provided an opportunity for managers to express their views and perspectives in their own terms (refer to Appendix 1 – Interview guide). They also provided room for the context of ‘stories’ to be expressed and thus assisted in understanding the meaning and significance people gave to their experiences (Merriam, 1988; Patton, 1987).

The interview process was guided by the underlying core research question:

What learning is needed to prepare for and sustain successful and profitable self-employment as a SB manager?

#### 4 Research Findings and Discussion

This research identified the need for four types of learning relating to

- Basic and on-going ‘day-to-day’ management skills
- Coping skills: time management and priority setting
- Psychological skills to deal the reality of being in business
- Networking skills and creating engagement opportunities

Initial training should incorporate basic skills (such as customer relations, marketing and record keeping) for the managers’ own development to enable them to initiate change and adapt their responses in future situations and use their limited resources most effectively. In their context of hard work, isolation and trying to daily balance the risks and rewards of being in business, the immediate need appeared to be training in priority setting and time management skills. Learning how to prioritise tasks and manage time appears to be of utmost priority, but to the SB Manager, it may just be an ill-affordable luxury (Stokes, 2001).

The interviewees strove to maintain a comfortable balance among work, family and community but saw problems in coping with the ‘1000 and one things’ they had to cope with during a work day: *‘Everything takes longer than I expect and so I just have to work into the night’*. All the interviewees saw problems in terms of lack of time rather than in terms of time management. Some indicated that undertaking training could create more time pressure and stress. Their daily concerns and tasks appeared to consume all their available time and energy.

The interviews identified a high priority should be accorded to dealing with psychological aspects that arose from being in business. This appeared as a sub-theme in the majority of their stories. A sense of isolation and fear were the most common issues referred to by the interviewees. One manager described the reality of becoming self-employed in this manner: *‘I wake up at night and think what the hell have I done? I shudder with fear and feel tired next day, ...’*. It has been noted that self-employed people experience higher job stress, non-work satisfaction and psychosomatic health problems than other workers (Jamal, 1997). The lack of work colleagues may be a precipitating factor. Miller and Morley (1986, p. 111) note that those without ‘a close, confiding relationship with another person’ become especially vulnerable to problems of anxiety and depression. To reduce that vulnerability, they advocate mentoring and training in skills to elicit support.

It is likely that those entering self-employment would benefit from gaining some understanding of the psychological processes involved and their likely consequences. In doing so, they may learn to recognise and acknowledge the real nature of their problems as and when they occur and learn coping strategies that will enable them to escape earlier from the inability to cope that accompanies mild depression. Further, mild depression is associated with low confidence, low drive and low energy output (Akiskal, 1996). Stress can affect self-esteem, reduce social satisfaction and cause negative moods as well as somatic sensations, but coping strategies can be taught to reduce the symptoms (Cameron et al., 1995). Accordingly, the ideal time to learn about the psychological aspects is before entering self-employment, to avoid a ‘reality shock’ later. Alternatively, psychological aspects could be introduced concurrent with other support and training.

**Table 1 Learning programme for small business managers**

Implementation phases	Education support streams		
	Basic and on-going skills	Time/responsibility	Psychological aspects
Phase 1	Basic short-term needs: customer relations, marketing, etc.	Time management, priority setting, assiduity	Isolation, stress, depression, confidence
Phase 2	Employment and growth	Decision-making processes, e.g. delegation, intuitive decision-making	Dealing with uncertainty
Phase 3	Managers facilitate their own self-directed learning groups		

The busyness of the SB managers combined with the competitive nature of business presented barriers to networking and becoming engaged in educational opportunities. Some managers did not know who to turn to for help or where to find a trustworthy confidant. The diversity of their businesses tended to work against joining groups. Further, they perceived that they had a lack of voice and no one to represent them in making submissions to regulators on matters that were seen to impinge on the way they did business. Some government departments were seen to be *'draconian and without understanding of small business reality'*. Networking opportunities appeared to be welcome *'if only someone would organise them'*.

Table 1 shows the learning programme that we developed from the research findings. Phase 1 introduces basic short-term skills as the highest priority to gain engagement of and with the SB manager, with time/responsibility skills and techniques for coping with the psychological aspects introduced as a parallel activity. Phase 2 focuses on education and training in line with government initiatives for business survival and growth with parallel activities on improving decision-making and dealing with uncertainty in a more pro-active way than merely coping. Phase 3 envisages the SB managers taking responsibility for their own self-directed learning groups, where the initial groups may need some facilitation by external parties.

Phase 3 anticipates the development of SB managers such as advocated by Freire and Mezirow, whereby the learners are helped to understand dilemmas and problems and so become enabled to transform their lives (and business-work reality). Because the managers saw their busyness as a hindrance to getting things done rather than a need for a course in time management or priority setting, training in time and responsibility issues should be incorporated in sessions related directly to developing the basic skills for managing their business. Similarly, the psychological aspects should be introduced and discussed as a natural part of basic management skills. By responding first and directly to their perceived needs for immediate basic skills, the managers are more likely to feel 'heard' and respond by engaging with the support they say they need. At the same time, the difficulties posed by the assiduous nature of their context and the psychological issues can be addressed.

By allowing the manager to drive the learning programmes, the suppliers will be directly responding to the needs of the manager and thus create a higher chance that the knowledge shared will translate into effective use. It is more likely to achieve transformation of the managers' behaviours. As Man (2006) notes:

... the entrepreneur must be able to transfer what have been learnt into current practices. This transfer can be grounded upon what the entrepreneur has acquired, and it most likely to be related to past experiences of their own or others, in success or failure, and of direct relevance or indirectly related (p. 316).



The main learning is expected to be through active experimentation on the part of the managers (Man, 2006). Further, the assistance should be provided as local as possible, in short just-in-time 'courses' without formal qualifications or credentials of achievement (Ehrich and Billett, 2004) and build upon the participants' prior experiences for effective transformation to occur (Politis, 2005).

## 5 Conclusion and Recommendations

This research has contributed by proposing a new learning model for SB managers, examining others' research and adding to the knowledge of SB reality, particularly in relation to psychological factors. The research identified four skills for SB learning: basic (day-to-day management skills), coping (time management and priority setting skills), psychological (emotional skills) and networking skills. The pedagogic practices should be accepting, affirming and confirming and thus take care of some of the social and psychological needs of the managers. It is these latter needs that appear to have been neglected in the SB literature.

The learning programme provided a mix of basic and on-going time/responsibility issues and psychological aspects in three learning streams, running parallel through three phases of learning (as shown in Table 1). Managers perceived a lack of availability of emotional support and a general lack of understanding of what the reality of being in business was like for them. Feelings and emotions may be more significant than capabilities. Researchers and educationalists, in general, may be looking at consequences rather than causes of underlying behaviours of business managers.

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## Appendix

### Interview guide

**Openers:**

Tell me about your business. How did you get started?

What excites you about your business? What gives you a buzz?

Of the factors you mentioned which are the most important?

*Start-up education, skills, and training needs:*

Any particular joys and tribulations in running the business? ... in starting-up?

What would you have liked to know then (at start-up) that you know?

Any unforeseen events?

What professional support was used? ... Still use?

How do you cope with family/workload peaks/personal life/self-renewal?

What advice would you give to others considering start-up?

*(Use only for those who are reluctant to talk in personal terms)*

*Additional prompts:*

What makes you successful?

Have you ever thought you might give up?

Do you recall difficult periods?

What do you do for recreation?

What kinds of support systems do you have?

Do you have a mentor/guru/personal manager ... ?