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# TOOL BOX FOR MANAGERS: LESSONS FROM NEW ZEALAND SMALL BUSINESSES

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**Abstract:** *Purpose:* To ascertain small business (SB) managers' perspectives on their educational and support needs for their managerial tool box.

*Design/Methodology/Approach:* Semi-structured face-to-face interviews were conducted in New Zealand, with 19 SB managers to ascertain their perspectives about business learning opportunities. Data analysis was conducted using thematic analysis.

*Findings:* Four skills for small business learning were identified: basic (day-to-day management skills), coping (time management and priority setting skills), psychological (emotional/social skills) and networking skills.

*Value of the paper:* A model with three phases and three parallel streams of learning was developed that has potential to enhance survival rates of SBs. Further, the psychological aspects of being a SB manager are highlighted.

*Research limitations/implications:* Feelings and emotions may be more significant than capabilities.

*Practical implications:* The pedagogic practices should be accepting, affirming and confirming, to provide social/emotional and psychological support to SB managers.

**Keywords:** small business, adult learning, semi-structured face-to-face interviews

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## INTRODUCTION

In New Zealand at 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 model 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 following section outlines the contributions of Freire and Mezirow to our research and provides a background to the literature relating to learning and SB survival. Our research method is outlined and then our research findings. The discussion section, blends our findings with findings by others recorded in literature and explains our

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learning model. We conclude with an appeal for more attention to be paid to the social and psychological needs of SB managers.

## **ADULT LEARNING AND SMALL BUSINESS MANAGERS**

### **Adult Learning Pedagogy**

This section introduces two pedagogical streams: Freire, whose work was principally with adults from the undeveloped world, and Mezirow whose work was from the developed world. The works of Freire and Mezirow complement each other in that Freire provides the philosophy of using education as a change agent whilst Mezirow provides a model of learning. Both writers work with adults and both agree that dialogue (or discourse) and reflection are important in gaining transformation in lives and communities.

Freire's challenge is reawaken in learners 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 small business (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 that may be deemed to be emancipatory when compared to traditional offerings, which are geared towards creating conforming individuals to become good employees.

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 & Wildermeersch, 2000, p. 2).

Freire's starting point is with the subjects, acknowledging their behaviours and feelings and drawing on their knowledge and experience (Freire, 1976, 1998). Covey (1994) suggests 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. Freire offers both a philosophy of education for teaching adult learners and an educational methodology whereby through the process of critical dialogue, critical reflection, problem posing and action, communities of individuals could instigate social transformation.

Mezirow (1991) focuses on the transformation of individuals as they strive to grow to reach their full potential. This focus is helpful as different people interpret situations in different ways - they have "their own particular mental 'framework' of personal beliefs, attitudes, hypotheses, prejudices, expectations, personal values and objectives with which they can make sense [of] the situation" (Eden, Jones, & Sims, 1983, p. 3). The educator's role is to bring learners' experiences into the teaching context and to promote individual self-understanding and personal fulfilment (Mezirow, 1995). Mezirow's perception that adults learn better in certain circumstances, is important 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 circumstances, transformative learning may prove critical for the individual's well-being as well as for SB survival.

Mezirow's work is particularly helpful in the context of this research precisely because it acknowledges 'less-than-ideal' is reality (Mezirow, 2000). SB managers do not operate in utopia: they face a competitive and often hostile environment in which the conditions of idea discourse are likely to be absent.

### **Learning and Small Business**

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. 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 small business issues and contexts (Beaver & Prince, 2004, p. 35).

Henry, Hill & Leitch, (2005a, p. 99) call for more energies be given to developing theory because research "has tended to run ahead of theoretical developments".

Within NZ, the focus of adult learning to increase the competence of SB managers has been on traditional practical skills, without considering what managers need to know viewed from their perspective.

Tweed and Massey (2001, p. 381) comment: "those with the responsibility for designing and delivering programmes are in many instances working blind." The result is that there is a significant gap between what is provided and the needs of the managers (Henry et al., 2005a).

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, Hill, & Leitch, 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.

The entry level of education is strongly linked with profitability of new ventures (Drennan & Kennedy, 1998). Perhaps survival is not linked to education *per se*, but a specific type of education. Morgan, Mayes & Smith (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). Often the success is related to the programme itself rather than effect on subsequent outcomes for the business operators (Pittaway & Cope, 2007). 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, Henry, Johnston, & Van de Sijde, 2003, p. 430).

Advisors to SB often appear to assume 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, which do not fit well with SB reality.

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).

Providing support on how to cope with uncertainty may be a better approach.

While the assumption that training influences business performance positively appears intuitively plausible, the literature linking training with SB survival has returned mixed results (Cosh, Duncan, & Hughes, 1998). Several writers have identified factors that may partially explain the lack of relation. Westhead and Storey (1996), observe training in SB is different to that conducted in large businesses. Matlay (2000) finds prevailing economic conditions, availability of what is deemed to be relevant training, market

position of the business, cost of training, time constraints and availability a locum of cover, cause barriers for SB managers desiring to access training

Rae (2004) notes the voices of SB managers appeared to have become 'disconnected' from academic study and those 'real voices' were rarely heard. He advocates researchers should directly ask managers to talk about their lives and careers; researchers should develop understanding from the managers' accounts of their differing situations. The dominant approaches to studies on SB, possibly stemming from the philosophical concept of positivism, tends to examine the person under study as an object rather than actually paying attention to that person's view. Gordon (2000) argues that failure to address the interpretation of events by the subject under study produces a limited picture of the true nature of events. Further, it appears that "a contextually sensitive understanding of human and social capital" that influences SB activity could be helpful for educators and support agencies alike (Macpherson & Holt, 2007, p186)

## RESEARCH METHOD

The data collection was primarily based on face-to-face interviews with nineteen (19) SB managers, in Hamilton, New Zealand. For this research interviewees were selected from businesses with less than 10 employees.

The sampling was entirely purposeful and aimed to provide a range of experiences and perspectives about business learning opportunities. The interviews, which lasted between 60 and 90 minutes, were 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?* In other words we wanted to

know what were the skills they needed in their managerial tool box.

The in-depth, semi-structured convergent interviews were conducted over a period of five months. In-depth interviewing, which is particularly appropriate where expectations, perceptions and preferences are being explored (Gordon, 2000), was used to gain access to knowledge, meanings and interpretations that individuals gave to their lives and events.

The convergent interviewing followed the staged process that Dick (1990) provides:

1. An initial open-ended question was used to start the interviewee talking. Specific probing questions were used for deeper meanings and explanations as necessary.
2. Interviewees were invited to identify and summarise what they saw to be the key points from the interview.
3. Data gathered from each interview were analysed on completion of each interview.
4. Analysed and interpreted data from each interview were used to inform subsequent interviews.

In accordance with the second stage, all interviewees reflected on the interview's overall content and on what they said. In addition, they were enabled to revise, refine and clarify their ideas after giving them further thought. The central intention was to recover relevant key meanings from the interview process that is to focus on areas of relevance in terms of the overall research question. This meant paying attention to omissions as well as inclusions, to negatives as well as positives, to hesitations, expressions of feeling and emotion, and to gestures and non-verbal cues.

The semi-structured interviewing thus allowed the managers to express views in their own terms (Strauss & Corbin, 1990) and to say what they believed needed to be said within an interview guided by the research question. The pattern of each interview was to start with a non-specific question ("Tell me about your business ....") so as not to indicate what sort of answers would meet with approval (Davey & McDonnell, 1975). Thus, each interviewee was able, initially, to contribute data uncontaminated by researcher bias or previous interpretations.

## **RESEARCH FINDINGS**

The information collected during the interviews was subjected to thematic analysis to build categories necessary to extract patterns from the interviews. In line with the approach adopted, there was an interest in noting both those things that were common to the interviewees and those that were not referred to by all of the interviewees. The first stage was to group central ideas and repetitive behaviours to form general themes or concerns. The second stage was to add issues that, although not highlighted by everyone, were nevertheless significant in terms of the overall research question.

In terms of data management, broad frames of "sorting files or thinking units" suggested by (Lofland & Lofland, 1984, p. 71) were used to shape the information collected from the interviewees. As an aid to the interpretative aspect of analysis, the data were considered in relation to the learning needs of the research subjects. Thus, the issues identified were summarised under 'thinking units' relating to meanings, practices, encounters, roles, gaps, social worlds and life styles.

This research found four types of learning needs 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.

Interviewees identified 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 to 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.

The interviewees strove to maintain a comfortable balance between work, family and community but saw problems in coping with the '1,000 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 of 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 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."*

Psychological aspects that arose from being in business 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, ...."*

The need to address emotional/social needs emerged as evidenced by the

- a) unburdening;
- b) anxiety and depression;
- c) lack of confidence (particularly in dealing with the IRD and record-keeping);
- d) feeling of being overwhelmed (being all things to all people); and
- e) sense of isolation.

Mezirow's writings focussed us on the individual's understandings that can form and limit thinking, behaving and, feelings towards learning.

## DISCUSSION

Our research provides some understanding of the tensions and "situated nature of knowledge acquisition and learning activities" of SB operators that has receive scant attention in the literature

(Macpherson & Holt, 2007, p. 186). From our research, it appears that psychological needs are paramount. Self-employed people are found to 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.

Ashwell (1998) identifies a gap in the support provided to the self-employed, SB managers. She sees traditional advice does not deal with psychological problems, which arise out of the loss of affiliation, structure and security that are normally provided in an employment situation. Further, Henderson and Robertson (1999, p. 237) note psychological aspects are largely ignored in training programs, which have “remained basically technical, focusing on specific skills e.g. budgeting, ....” Sullivan (2000) also notes the gap and argues that factors, such as the individual’s sense of competence, identity and effectiveness, need to be addressed in learning programs.

It is likely that SB managers 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. 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, Leventhal, & Leventhal, 1995). Accordingly, the ideal time to learn about the psychological aspects is before entering self-employment, in order to avoid a ‘reality shock’ later. Alternatively, psychological aspects could be introduced concurrent with other support and training.

Since 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 (e.g. customer relations and marketing), the managers are more likely to feel ‘heard’ and respond by engaging with the support made available. At the same time the difficulties posed by the assiduous nature of their context and the psychological issues can be addressed.

Table 1 shows the model that we developed from the research findings. Phase I introduces basic short-term skills as the highest priority to gain engagement of and with the SB manager. Operators are seen not to be too busy for training if the activities are directly applicable to current situations in their business (Walker & Redmond, 2007). Time/responsibility skills and techniques for coping with the psychological aspects introduced as a parallel activity. Phase II 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. Risk taking, following appropriate assessment, is deemed to be an important behaviour trait for managers (Sadler-Smith, 2004).

**Table 1** Model for Small Business Managers' Learning

Implementation Phases	Parallel Education Support Streams		
	Basic & on-going skills	Time/responsibility	Psychological Aspects
Phase 1:	Customer relations,	Time Management	Isolation
	Marketing, etc	Priority setting	Stress
	(Basic short term needs)	Assiduity	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.		

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. The learning groups would enable participants to discuss issues and discover others have similar problems - a key learning activity (Walker & Redmond, 2007). Phase 3 anticipates the on-going 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 reality). In our model, it is expected that prior experiences are shared and provide a platform for new learning.

During this phase, networking and activities for creating engagement opportunities dominate.

By allowing the manager to drive the learning programs, the educators would be directly responding to the needs of the managers and thus create a high chance that the knowledge shared would translate into effective use. It is more likely to achieve transformation of the managers' behaviours. As Man (2006, p. 316) 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 survival or failure, and of direct relevance or indirectly related.

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

Jay and Schaper (2003) record that SB education is lowly valued; further, many providers exist but few are effectively utilised. It is claimed that growing businesses are more likely to attribute a quality product, assurance or service as the secret of their survival than any specific learning or education (Morgan et al., 2002). It would seem that a mindset change is needed to overcome negative attitudes towards self-employment, particularly in NZ. The NZ Small Business Advisory Group (2004, p.6) 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.

If business programmes are operating in an environment of negative attitudes and do not incorporate the managers perspectives then attempts to increase competence in management, and survival rates, are likely to achieve less than desired results.

### **CONCLUSION AND RECOMMENDATIONS**

This research has contributed by proposing a new learning model for SB managers, and adding to the knowledge of SB reality, particularly in relation to psychological factors. The research identified four skills for SB learning tool box: 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. To date, these needs appear to have been neglected in the SB literature. Researchers in general, may be looking at consequences rather than causes of underlying behaviours of business managers.

Our learning model (Table 1) incorporates a mix of basic and on-going time/responsibility issues and psychological aspects in three learning streams, running parallel through three phases of learning. Managers perceived a lack of availability of emotional support and a general lack understanding of what the reality of being in business was like for them. Feelings and emotions may be more significant than capabilities

### **BIOGRAPHY**

**Dr Ruth Helen Samujh** is a Senior Lecturer, in Accounting, at the University of Waikato, Hamilton, New Zealand. Helen completed her PhD on “Micro-business Learning Opportunities in New Zealand” in 2006. Subsequently she has concentrated on research on small businesses with a special interest in survival, sustainability, relationships with accountants, and potential to alleviate poverty in this world. The voices of those directly affected by changes in the environment are important to Helen. Accordingly, she principally uses the principles of grounded theory to guide her research and typically utilises qualitative methods.

**Dr Siham El-Kafafi** is currently a Senior Lecturer in Management at the Faculty of Business, Manukau Institute of Technology, Auckland, New Zealand. She holds a Master in Public Administration from the American University in Cairo (AUC), Egypt and a PhD from the University of Waikato, Hamilton, New Zealand awarded with distinction in 2004. She also teaches on the MBA and DBA Supervisor for the Southern Cross University, Australia. Dr El-Kafafi has previously taught in the American University in Cairo, the Public Administration Department and the Waikato Management School at The University of Waikato. She has published research papers in international conferences, international journals and several research papers for public organisations in the areas of quality management, water management, sustainability, corporate governance and business excellence and tertiary education. Dr El-Kafafi is the regional editor for 6 international journals and she is also on the Board of Examiners for the Asia-Pacific Business Excellence Standard (APBEST) Award.

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