

# WOMEN, BUSINESS AND VET: FURTHERING A DIVERSE RESEARCH AGENDA

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## ABSTRACT

Research into women business operators has greatly expanded since the 1970s, in recognition of the perceived growth and economic potential of this segment of the local, national and international economy. Prompted by this development research into training women as business owners has also received a boost. Yet several of the policy “solutions” derived from this research have received at best limited success from a “user” perspective.

The problem stems partly from not recognising the dual diversity of users of this research and the research population itself, especially some common differences between women business owners and their male counterparts. Drawing on a recent study by the author and a follow-up literature review by Butler, Kempnich and Billett, this paper examines the implied identity of “users” of research into women’s business ownership and related training. It also examines implicit political agendas embodied in that research, and identifies models of business women’s experience which do not always match the realities of business women themselves.

These partialities and discrepancies in the worldview of researchers, and research users, as much as the notorious elusiveness and diversity of the target research population, have constrained both the broad research agenda and specific research techniques for VET for women business operators. Greater use of qualitative techniques is suggested. The paper also sets out how some *combinations* of research techniques may better recognise the diversity of users of research into women’s business ownership training, their perspectives, and their goals.

## Introduction

### WOMEN, FIRMS AND VET – A CASE OF CLASSIFICATION ERROR?

A famous problem of classification in linguistic theory relates to the noun classes of the Aboriginal language Djirbal. Djirbal has four noun classes. The first, *Masculine*, includes men and virtually all animals. The second is called *Women, fire and dangerous things*. It includes women; fire, the sun, and related nouns like sunburn; dangerous things such as some stinging trees, spears, bodies of water (but not rain), which are the homes of dangerous spirits. It also includes the animals not in the first group. They are specifically animals that are easy to catch and which young people are forbidden to catch and must leave for old people. The third noun class is *Vegetable*, and contains all names of vegetable material that people can eat. The fourth, or *Neuter*, includes everything else.

While the existence of the four classes is undisputed – they are clearly distinguishable in the surface grammatical features of Djirbal - the *basis* of them has led to fierce debate. This is especially true for the second noun class, *Women, fire and dangerous things*. One of the original theorists of Djirbal was Lakoff, who actually named the book which made his career after the second noun category of Djirbal: *Women, fire and dangerous things*. The book title has attained icon status in linguistic circles and Lakoff’s arguments on noun classification are regarded as received wisdom in first year linguistics classes. Lakoff’s belief is that Djirbal echoes a universal, primary and somehow “natural” separation between masculine and feminine, and he points to the existence of masculine and feminine noun groups in several European languages. Other theorists have criticised Lakoff’s approach for not dealing adequately with the remaining two Djirbal noun classes *Vegetable* and *Neuter*, and with the relationships between the other elements within the second class of Djirbal nouns, fire and dangerous things. Lakoff’s Eurocentric views, it is said, are a case of classification error. They overlook the worldview of the Djirbal people – and indeed it is not difficult to see how the language and its noun classes, considered as a system of four and not two, reflect the lifestyle and survival priorities for Djirbal people.

Why this excursion into what might seem the arcane realms of linguistic theory? The reason is that linguistic discussions of research into “women, fire and dangerous things”, are rather like current discussions of the research into “women, firms and VET”. Women, firms and VET also seem to be suffering from various forms of classification error. Specifically, women-owned firms and VET are increasingly seen as being linked together, and indeed they are. But the complexity of the links between women, firms and VET has too often been overlooked. Moreover, the ways women who own firms and their VET needs differ from, say, the VET needs of men who own firms, are also inadequately appreciated. This paper argues that VET policy – which is created by the only some of users of VET research - has suffered from a research agenda which has not sufficiently noted and appreciated the differences within the category “women business owners”, and between this group and their male counterparts.

The paper does this in the following way. First, it examines some of the salient details about what we know about women business owners and their firms, and how they differ from men and male-owned firms. Then, it examines current VET policy and the ways the goals of the implied “user” of the research often exemplify a worldview which does not match the diversity of the groups whose needs the research purports to meet. Finally, we posit changes in priorities in research approaches that are suggested by these mismatches and gaps.

## RESEARCH METHOD

The research from which these conclusions and recommendations has been derived from:

1. a qualitative (structured interview) study of 78 women business owners. The business owners included women from a wide variety of industries and with varied experience of the VET system. For more detail about this, see Barrett (1997).
2. a comprehensive literature review of women business owners and related VET policy. (See Butler, Kempnich and Billett (forthcoming, 1999).) There have been a number of reviews carried out recently into women and small business and women and training. The most notable recent publication is *Women in Small Business: A Review of Research* by Roffey et al (1996). Gibb (1997) conducted another stand-alone report for the NCVER. Many research reports also contain substantial reviews of the literature, including ANTA (1997), Bureau of Industry Economics (1991); Coopers and Lybrand (1995); Revesz and Lattimore (1997); SA Women's Advisory Council (1996); Wolcott (1996) and Yellow Pages Australia (1996). The literature review on which the Butler, Kempnich and Billett is paper is based paid particular attention to analyses which challenge or deviate from the “received wisdom” about women in small business and about VET.

## Characteristics of women business owners and their firms

### SMALL BUSINESS AND WOMEN'S PARTICIPATION

It is commonly noted that women are an increasing presence in small business. Small business is itself the major source of private sector employment. According to the ABS report *Small Business in Australia* (ABS 1995), just over half of all private sector employment is provided by small businesses and these in turn account for around 97 percent of all private sector businesses. When agricultural businesses are excluded from the figures, small business still accounts for 90 percent of all businesses, and provides 49 percent of private sector employment.

It is regularly noted following Wolcott (1996) that women are establishing small businesses at three or four times the rate of men. This trend is especially marked in the areas of self-employment and home employment. ABS estimates place between 33 percent and 34 percent of all small business operators as women, and a much larger proportion of businesses are cited as having women as major decision-makers.

### THE SIZE OF WOMEN-OWNED FIRMS

It is known that women-owned firms are smaller than those of men. Women-operated businesses occur more frequently in non-employing businesses than other sized businesses, with 16 percent of non-employers being predominantly women-operated. This compares with only 5 percent of businesses with 1-4 employees and 4 percent of businesses with 5-19 employees. Roffey et al (1996) point out that “between 1989-90 and 1993-94, all of the increase in females working in their own

business has been in those businesses without any employees." Australian Bureau of Statistics data (ABS 1996, pp 10-18) indicates that a higher proportion of predominantly female-owned businesses have static income and static employment levels than either male owned businesses or businesses where neither male nor female owners predominated. In all, the theme is that women owned firms are smaller than those of men, and often deliberately so.

## HIGHLY SEGREGATED WITH RESPECT TO INDUSTRY BASE

Women owned firms are among the most highly segregated in the world with respect to industry base. The 1997 *ABS Year Book* (ABS 1997) examines the overall structure of the small business sector. It reveals the following about small businesses operated by women in 1994-95:

Of the 310,000 women working in their own business

- 28% were in retail trades
- 14% were in property and business services
- 11% were in personal and other services
- 9% were in construction
- 8% were in manufacturing
- 8% were in health and community services

Similarly, while a little more than one-third of small businesses are operated by women, they tend to be over-represented in the following:

- education (61%)
- health and community services (55%)
- personal and other services (52%)
- accommodation, cafes and restaurants (48%)
- cultural and recreational services (43%)
- retail trade (40.2%)

## LEGAL CHARACTERISTICS RELATING TO WOMEN-OWNED BUSINESS

There are a number of features of the way the law affects women business owners, and the structure of their firms differently from men and their firms. They include contractual relationships, home-based businesses, women as partners in businesses, responsibilities for debt and fairness of property division when a marital relationship ends, and rural businesses involving women.

**Contractual relationships** The Australian Law Reform Commission has found that the law regarding independent contractors tends to favour men over women. This is because a worker working away from home is more likely to be regarded as an employee. This is a gender-biased test since male independent contractors are more likely to be in this situation than women, who typically work at home. In addition, the legal distinction between an employee and an independent contractor is unclear, leading to uncertainty about whether women contractors are seen as genuinely in business for themselves. The same study has found that women independent contractors tend to earn much less than their male counterparts, and to be more isolated.

**Home-based businesses** While the majority of women-owned firms are not home-based, it is still true that women are more likely to run home-based businesses than are men. This has an unfavourable consequence for women, arising from local government by-laws restricting home-based businesses.

**Women as partners in businesses** A larger number of small businesses run by women compared to those run by men fall into the category of sole proprietorships and partnerships which offer no limited legal liability.

**Implications of relationship breakdown** When a relationship breaks down, and division of property follows under the law of trusts, the law disadvantages women because of its preference for financial contribution rather than other forms of contribution. As we have seen earlier, women often contribute to a business in terms of unpaid labour, and will be disadvantaged in this situation. The law does not deal adequately with cases of "sexually transmitted debt" because it fails to respond adequately to issues such as the quality of consent, the fact that such guarantee transactions are not made at arms length, and the injustice is suffered mainly by women who guarantee their husbands loans, and end up financially disadvantaged.

**Rural businesses involving women** Farm women are often categorised as non-productive “sleeping” partners which affects the award of damages in cases of negligence resulting in personal injury. Women operating businesses in rural areas are more likely to have difficulty gaining access to child care and relief for child care costs. Finally, farm women are often not sufficiently aware of their rights and obligations in relation to the family business, and access to legal advice for rural women is limited.

## **SUPPORT FROM FAMILY MEMBERS**

While one study (Yellow Pages, 1996) reports that women are more likely to have family members involved in their business than men (79% compared to 70%) most studies tend to show women going it alone. Many studies have reported claims from women that non-participation and sometimes opposition from spouses is a problem for their business operations. Studies of family business (defined as businesses in which members of two or more generations of the same family are actively involved) also suggest women’s role in the business is consistently under-recognised.

## **EDUCATION OF WOMEN BUSINESS OWNERS**

While women business owners are better educated than the population in general, and even compared to their male counterparts, the path they pursue towards business ownership has frequently been characterised in the research literature as “less strategic” than that of men. That is, they tend to have less directly business-related education in both the sense of the techniques of business, such as accounting and finance, and education related to the product or service the business offers (Barrett, 1997). This is also echoed in a differing business growth pattern of the businesses themselves. The lesser amount and quality of business-related education and experience of women business owners compared to men may be both a cause and a result of the lesser amount of time women-owned firms have been in operation.

Nevertheless, the notion of a more or less strategic approach to business ownership shows signs of being a value judgement based on a view of business education that assumes a direct and clearly defined path into business is superior. We shall revisit this view in the section on motivations.

## **LIFESTAGE**

No data is collected in Australia regarding age of women entrepreneurs which can be collated with the age of their businesses. However, it is known that 64% of all small business owners are aged between 30 and 50 years, and that a somewhat higher proportion (70%) of women small business owners compared to men are in this age group. Since the median age of starting a family in Australia is 29 years, it is in the prime age group for business ownership that women are also typically faced with child bearing and child rearing responsibilities.

## **MOTIVATIONS**

Researchers have been struck by characteristics that seem to be particular to women small business operators as a group. Differences that are frequently commented on include in the reasons women start businesses, and their seeming lack of entrepreneurial drive and aversion to risk-taking behaviour. These are all reflected in the tendency of women’s businesses to be smaller.

Barrett’s 1997 study of 78 business owners suggests a link between family responsibilities and women’s apparent preference for small scale operations. Other factors emerging from that study include a desire to give priority to the location and ambience of the working environment, and to keep control over how time is organised. Finally, participants frequently spoke of a hobby growing into a viable business, a desire not to confine themselves to one project, and a desire to have adequate time and energy for both business and family responsibilities.

## **The problem of diversity in the users of VET policy**

Now that some of the major characteristics of women-owned firms, and the way they differ from male-owned firms have been outlined, it is appropriate to consider some features of VET policy at the end of the twentieth century. To do this, it is helpful to consider at the outset who are the likely *users* of research into VET for women business owners. This is because the goals – whether implied or explicit

– of the users of the research, especially what they seek to develop in terms of policy for small business, may appear as having unwittingly constrained the research approach into this group who, as the statistics in this paper have shown, clearly differ from their male counterparts. The users of the research can be considered to be, broadly speaking, firstly the government commissioning the research and its policy-making bodies, and secondly the providers and clients of VET itself. Let us see initially how the first of these two groups has conceived of the business environment generally, and hence how it conceives the business research in procuring and maintaining the relevance of VET for this environment.

## **GLOBALISATION**

The latter part of the twentieth century has been characterised as the time in which the phenomenon of globalisation – though gaining ground since the mercantile age – attained an unprecedented momentum. A shorthand definition would include the belief both in the accession of global corporate power and the inevitability of a globalised economy. Many would also note that the term is generally accepted with enthusiasm by business, management and human resource management researchers and practitioners (Hall and Harley, 1995; Sklair, 1996). The call to globalise as rapidly as possible tends to be a key feature of policy measures designed to ensure a skilled workforce advocated by such bodies as the Organisation for Economic Cooperation and Development (OECD), the World Bank, United Nations (UN) and the European Union (EU), as well as recent federal governments, of both Labour and Liberal persuasions in Australia.

Given the acceptance of and enthusiasm for globalisation by both the previous and present governments, it has become virtually a cliché that policies for industry and “business” both large and small, as well as education for work related training, must now be located within a global environment, and poised to assist the country to succeed in a globally competitive era.

## **ECONOMIC DEVELOPMENT**

As a facet of the trend towards globalisation and the need to compete globally, but also in its own right, small business has for the last decade been viewed politically as central to economic development and increasing employment opportunities in Australia. The overall goal of economic policy under the Howard government is set out in the opening pages of the document *Investing for Growth* (Australia 1997). Its stated aim is to deliver “stronger sustainable growth, higher productivity, expanding opportunities and rising living standards.” In direct pursuit of this goal, education has become a means of maximising the contribution of human capital in the process of wealth creation.

What this strategy tends to overlook is the diversity of approaches that results from the ways economic development occurs differently at different levels: global, national, state, regional and local. Researchers such as Childs (1997) have pointed out some of these differences: the dependence of local economies on cooperation rather than competition, the ways local economies’ priorities may actually conflict with the priorities of nation-level goals, and so on. The same can be said for small businesses, which may have different local and regional relationships from those that are typical for larger businesses, and be more tied up with the well being of the region in which they are located than the vagaries of the share market and global economic trends.

## **INDUSTRY RESTRUCTURING**

A further feature of the activity associated with rebuilding the national economy and securing its place globally is industry restructuring in all its forms: downsizing, privatisation, outsourcing, a variety of flexible work practices and multi-skilling. While these mainly concern the interaction of business with the state, there has also been considerable emphasis on reforming how individual enterprises do what they do. Beginning with the Structural Efficiency Principle (SEP) in the late 1980s, various forms of change in the relationship between employers and employees have been underway. In particular, large employers - designated as “industry” - have been accorded both increased political status and increased power and authority within the industrial arena.

## **THE CHANGING NATURE OF WORK**

As a consequence of the changes already noted, there have also been considerable changes to the way work is organised. Traditional notions of career paths and permanent employment are two cases in point. The emergent pattern in many businesses – but especially large ones which are increasingly

taken as the implicit model – is for there to be a small core of permanent workers and an increasing number of peripheral (part-time, casualised, marginal) workers. Core workers, especially as their jobs increasingly involve the use of communication technology, are often described as “knowledge” workers. This group is experiencing both work intensification and extension of working hours, while at the same time being expected to chart their own course through the world of work. That is, they take responsibility for their own work related learning and training, and negotiate their own conditions and rewards. Given the need for an individual to create his or her own career path, many people who in the past would have been employees are now classified as self employed – either by necessity or by choice.

## **INDUSTRIAL RELATIONS**

Given the greater political status given to the conservative political agenda, it is scarcely surprising that the key words in industrial relations for the last decade and more have been flexibility and productivity. At one level, it could be considered that small business and their operators are already expert in the art of “flexible” work practices. While such practices are most often negotiated in the workplace in an informal manner, and without the support or intervention of unions (since small business has always been characterised as relatively devoid of union presence), a number of trade-offs between employee and employees can be seen to result. One of these relevant to this paper is the trade-off between formally recognised and accredited training, linked to levels of skills and pay, and non-accredited “learning on the job”. Supposedly new ways of organising work, those which are based in the workplace and which are supposed to deliver competitive advantage, may have no potential to benefit small business because they have already been unofficially used for many years.

## **ENCOURAGING SMALL BUSINESS GROWTH**

The developments outlined so far as being among the explicit and implicit goals of policy makers all point to the generalised goal of establishing a pro-business political climate. In addition, Australian federal and state governments have actively targeted increasing the overall number of small businesses as a major area of economic policy. The current government’s aim for 1998 of creating 40,000 new small businesses in Australia, while rhetorically recognising the significance of small business in the Australian economy, is also aimed at creating jobs within a stubbornly high unemployment environment.

## **The users of VET research for small business – a certain diversity**

If these are the explicit or implied goals of the government-based commissioners and users of research into VET for women business owners, how do they square with the goals – so far as we can ascertain them – of the other group of research users, the VET providers and their clients?

Given the data presented earlier on the differences between women owned businesses and men owned businesses, as well as the different experience of the business environment of the two broad groups of users of VET research, there are likely to be considerable differences between the aims of the two groups. As we noted, the reality of globalisation and the degree of enthusiasm with which it is likely to be embraced, could be expected to be very different things for small and large businesses. Even where the goal of globalisation is welcomed by small business, the means for small business to achieve competitiveness is known to be different from that of large business, with small businesses needing to maintain a closer commitment to the needs of their immediate communities. Merely encouraging small business growth because it is assumed to be a common aim for large and small business, may in fact overlook the volatility of the small business sector. Even the most basic of small business courses points out, along with Collins et al (1995), that small business is a high risk affair with high casualty rates, especially within the first five years. The possibility of bankruptcy is a daily reality that is often beyond the control of the small business operator.

To add to these fundamentals, the traditional “on the job” approach to training typical of small business – now being regarded as a possible model for large business – may, as a result of the accreditation/non-accreditation trade-off, actually mean that being trained in a small business may well bring less recognition to those being trained *and* those businesses doing the training.

All this could already be said as a generality about the different goals of the second group users of VET research, ie small business in general, irrespective of whether the business is male or female owned. However, to add to the complexity, it needs to be recognised how much less is known about female owners of businesses than their male counterparts. While there is some consensus about

some characteristics of white, well educated and middle class women business operators, there is little definitive information about other groups of women. Roffey et al (1996) rightly point out that the category “women” needs to be recognised as a concept accommodating considerable differences across cultural background, socio-economic status, family structure, and so on. In the face of this ignorance, many kinds of classification error become possible and even probable. The original classification error of believing that the interests of small and large businesses are similar in respect of globalisation, and the other developments listed, can only be compounded by assuming that the features and interests of male owned small businesses are essentially the same as those of female owned ones. This in turn is compounded by assuming that the interests of all female business owners are the same when in fact they cover a diversity of groups, some of them poorly understood.

In particular though, we need to be aware of assuming that the trend towards greater numbers of women owned businesses necessarily translates into a more rapid or at least a commensurate increase in small business employment. It is possible in any case to overestimate the contribution of small business to employment, and to overlook the fact, for example, that over half of all small businesses have no employees. The phenomenon of the comparative “feminisation” of some areas of business also has some lessons. While these areas of a comparative concentration of women owned businesses form a major proportion of the service sector, and hence are perceived as growth areas for employment, this growth has by not manifested itself in terms that would justify the glowing projections of some policy makers. In particular, women do not yet have a major presence in information technology focussed industries.

Further, and by no means finally, the clichéd view that women’s entry into business is “less strategic” may seem far less certain and even desirable if more research is done into what is emerging as a radically different goal for being in business in the first place on the part of many women business owners. Having a varied educational background and deliberately keeping the business small, at least in comparison with male-owned businesses, may suggest a very strategic approach to managing the demands of business ownership. The strategy would allow a reasonable income that allows room for other aspects of life. It would also allow an individual to exercise a large degree of control over her working life.

There is a further revision needed of views concerning women’s supposed lack of an entrepreneurial drive and aversion to risk-taking behaviour. Many studies indicate that women’s businesses are less likely to fail than men’s. They attribute this to better preparation at start-up, keeping debt and overheads low and pursuing other deliberate strategies aimed at keeping the business small (Employment and Skills Formation Council 1994). If this is so, we need to question beliefs frequently enshrined in policy, that women in business need to be encouraged to behave more as male business owners do.

## **Towards a remedy – furthering a diverse research agenda**

What do we need to do to prevent the surreptitious but still damaging tendency to classification error in considering the research agenda for VET aimed at women in business? In the first instance, it might be argued, we need to separate the political interests of the commissioners of research from those of the research subjects. Given the inevitable link between the political and economic agendas of government, and the perceived importance to these agendas of business, including small business, this must remain a distant hope. At least, however, it should be possible to maintain a plurality of views – an acceptance of the likelihood, indeed the inevitability, of diversity in this particular research agenda.

### **QUALITATIVE RESEARCH TECHNIQUES**

So far as research techniques are concerned, an increased attention to qualitative research approaches holds some promise. Qualitative research involves getting subjects to speak for themselves, in their own voices about their own selection of issues. Qualitative techniques have long been advocated as the appropriate approach to getting subjects to comment on the “residue” of statistical studies – those unexplained or “odd” findings that make sense only in the light of research subjects’ comments on them. However they are also ideally suited to developing new themes, discovering the topics of interest to new and unexplored groups of subjects, where it is dangerous to assume that ready-made research instruments with built-in parameters and foci will be adequate.

## COMBINATIONS OF RESEARCH TECHNIQUES

A problem we have already discerned with current research into women business owners is that information is derived from data sets unlikely to reflect the situation of women business owners. The fact that business statistical data sets tend not to include agribusiness, or family business as a specific kind of business means that women's contributions to these two areas tends to remain hidden.

*Combining* qualitative techniques with analysis of traditional statistical data sets that are different in that they are informed by a perspective that aims to include previously hidden groups such as women, will go some way towards remedying the situation.

All this will take time. The task needs to begin with a commitment to recognising the value of diversity - of user perspectives, of training agendas, and of business and even national goals.

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