

**Tools with no Warranty: The State Promotion of
Entrepreneurship Training in Saskatchewan**

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College of Graduate Studies and Research
in Partial Fulfillment of the Requirements for the
Degree of Doctor of Philosophy in the
Department of Sociology
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ABSTRACT

Neo-liberal theories of political economy support the state promotion of entrepreneurship training and development as key to community economic development, given its perceived potential to alleviate unemployment, and rural (and provincial) out-migration. Critical theories of political economy view such state promotion as representative of the expansion of neo-liberal policies and the contradictory processes of legitimation and marginalization, and depoliticization and containment, rather than the protection of the collective well being of citizens. In order to understand more clearly the role of entrepreneurship training programs (ETPs) in promoting the enterprise culture, and contributing to the changing face of entrepreneurship, findings are presented from a study of nine state-sponsored entrepreneurship training programs (ETPs) for marginalized individuals located throughout Saskatchewan. A multi-method approach was used, with both survey and interview data collected to explore the training agencies and their programs, and participants' experiences before, during, and after their training.

The findings show that ETPs play a central role in promoting the enterprise culture. Despite the fact that the majority of participants were seeking alternatives to unemployment (rather than adopting wholeheartedly the tenets of the enterprise culture), their ETP infused them with feelings of optimism about entrepreneurship. Participants looked forward to the benefits of control, independence, and (for females) flexibility and personal fulfillment that they believed small business ownership offered. The ETPs contributed to the changing face of entrepreneurship by providing an opportunity for individuals not traditionally involved in entrepreneurship (women, Aboriginal peoples, and economically marginalized individuals) to do so. However, numerous barriers blocked participants' chances for entrepreneurial success. For those who had gone on to start their own business, their optimism waned in the face of the harsh realities of small business operation and failure. The agencies offering the ETPs attributed small business failure to participants' individual flaws and/or presented it as part of a valuable process of lifelong learning and personal development. As a case study, the research supports the conclusion that the expectations of entrepreneurship may be over-inflated and, consequently, the new self-employed are at risk to become part of a new underclass. Opportunities that do exist for the development of new policies which more adequately address the issues of unemployment, rural out-migration, and community economic development are identified.

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I dedicate this thesis to:

Rob and Lauren
Lauren (we made it!)
Jason
Ray and Doreen, and
Carolyn

You have all shared the triumphs and tribulations of this doctoral process and you helped me survive it! I love you.

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*“...it’s time to think of yourself not as
Company X’s employee or as a job hunter
wanting to be Company Y’s new worker
but as ME, INC.... You are responsible for your own
career and professional development”*

*(Saskatchewan Post-Secondary Education
& Skills Training, 1996/97)*

CHAPTER ONE

THE EXPANSION OF AN ENTERPRISE CULTURE AND THE CHANGING FACE OF ENTREPRENEURSHIP

1.1 Introduction to the Research Problem and Questions

An enterprise culture has been expanding throughout North America and many other industrialized countries since the 1980s, with both public and private sector agencies promoting the idea that growth and prosperity will be achieved through an expansion of the “free market” system (HRDC, 2002b; Tabb, 2001; Allahar & Côté, 1998; Jessop, 1994; Clement & Myles, 1994). In Canada, the federal government has recently adopted an *Innovation Strategy*, wherein all levels of government are celebrated for facilitating an innovation environment (Industry Canada, 2001). The expansion of this culture has led to the establishment (especially since the mid-1990s) of entrepreneurship training and small business development programs throughout Saskatchewan, Canada, and many other industrialized countries (Organization for Economic Co-operation and Development (OECD), 1998; Government of Canada, 1996; Ministerial Task Force on Youth, 1996). These programs are explicitly promoted as addressing the problems of unemployment and community economic development. Yet, research on new and/or small firms as key sources of innovation, new technology, and employment (Tether, 1999), and on entrepreneurship education and training in particular (Garavan & O’Cinneide, 1994), is limited.

The expansion of this culture has led to a call for research which examines the role of education and training in creating positive attitudes towards the enterprise culture (OECD, 1998). In addition, Ross Klein (1996) argues that further research is needed to better understand the nature of recent state programs that have been designed to encourage entrepreneurship as a means of addressing unemployment. In particular, what are the ideologies that appear to be directing such policies and programs and at whom they are directed? Related to this, William Tabb (2001) asserts that it is crucial to study the ways in which the state is active in ensuring the dominance of the markets.

Accordingly, this research studies the state promotion of the enterprise culture as it is expressed through the proliferation of entrepreneurship training programs for adults young and old. The following research questions are examined: *What is the role of ETPs in contributing to the promotion of an enterprise culture? What is the role of ETPs in contributing to the changing face of entrepreneurship?*

These questions are important to investigate, because the face of entrepreneurship in Canada is changing. Groups which did not previously constitute a large percentage of the entrepreneurial class have become increasingly involved in small business. These groups include Aboriginal people, women and young adults¹ (Scott, 1999; Industry Canada, 1996, 1998; Chiste, 1996; Whiteduck & Blanchard, 1995). Yet, the role of these programs in contributing to this change is unclear.

¹ For the purposes of this research, “young adults” will refer to individuals aged 15 to 30. In 1995, the Canadian Youth Foundation called for the Canadian government to recognize officially that the period of youth be extended to age 29. They argued that the definition of youth used by the government was no longer an accurate reflection of the ages young people are leaving school and beginning careers (Canadian Youth Foundation, 1995). This call was an effort to direct employment-policy initiatives beyond the 15 to 24 age group (Allahar & Côté, 1998). As of 1998, the Government of Canada defines “youth” to include individuals aged 15 to 30 (Government of Canada, 1998a).

In addition, the proliferation of such programs has coincided with structural changes associated with the 'new economy'. Facilitated by increasing international competition and rapid technological innovation, these changes include shifts in labour markets, and employment and demographic patterns (Hale, 2002). For example, technological advances and improvements in health care have enabled Canada's aging population of workers to remain in the job market for longer periods of time. These advances have resulted in a more competitive labour market for young adults entering with little or no work experience (Krahn & Lowe, 2002; Allahar & Côté, 1998). When they do find employment, young adults, as well as women and minorities in general, continue to be concentrated in the service sector, where jobs are typically part-time and low-paying (Krahn & Lowe, 2002; Armstrong & Armstrong, 2001; O'Connor, Orloff & Shaver, 1999; Wotherspoon, 1998).

The average age of Canada's rural population has also been increasing as more and more young people migrate to urban centres to obtain post-secondary education or training and employment (ACRE, 2002; Bollman, 2000; Statistics Canada, 1994a). The shift in rural demographics is largely due to the fact that single-industry towns, which depend upon a narrow range of (agriculturally-based) economic activities for their survival, have been vulnerable to factors such as changing interest rates and international subsidies that are external to the local economy (Lind, 1995). Consequently, in Saskatchewan², the agricultural sector has suffered severe economic losses and the number of family farms has declined rapidly over the past decade (ACRE, 2002; Statistics Canada, 1997a) and the ability of rural communities to sustain even general services and, hence, to provide

² Farmers all over the world face an agricultural crisis. World prices have decreased by more than 40 percent since 1996 and farmers continue to lose their farms, even when government payments are provided to compensate for these lower prices (Oxfam International, 2002, pp. 115-117).

opportunities for gainful employment, has diminished (Butler, 1998). These patterns have contributed to extremely high rates of unemployment and involuntary part-time employment for Canada's young people, and for Aboriginal young people in particular (Nakamura & Wong, 1998; Livingstone, 1998; Allahar & Côté, 1998; Blanchflower & Freeman, 1998; Federation of Saskatchewan Indian Nations, FSIN, 1997).

The problems of young adult unemployment, out-migration and community economic development are of concern to government agencies and are increasingly addressed within the context of the expanding enterprise culture. For example, the Community Futures Program was established in 1986 by the federal government to encourage rural economic activity and entrepreneurship. Community Futures Development Corporations (CFDCs)—non-profit organizations operated by a board of local volunteers—now exist in every province and territory throughout the country, except the Yukon (Government of Canada, 2002). The majority of these deliver entrepreneurship training through the Self-Employment Benefits Program (SEB)—a program designed specifically for Employment Insurance (EI) recipients (Government of Canada, 2002).

In Saskatchewan, and other Western provinces, CFDCs are funded by Western Diversification Canada (WD). The Saskatchewan Government's Neighbourhood Development Organization (NDO) Initiative was also launched in 1998 and was designed to encourage community economic development in inner-city neighbourhoods. The NDO Initiative provided \$250,000 to enable NDOs to develop community-based programming, whereby various agencies and community groups could coordinate a range of services. According to the provincial government, the role of NDOs is to contribute both to community improvement and job creation through entrepreneurship (Government of

Saskatchewan, 1998). However, while the agricultural sector remains a vital (though stressed) component of Saskatchewan's economy, the extent to which these agencies encourage the establishment of agriculturally-related enterprises in their efforts to stimulate rural economic activity is unknown.

The debates in the literature surrounding the state's promotion of entrepreneurship are grounded in two opposing perspectives—neo-liberal and critical. The former supports entrepreneurship as a means of contributing to job creation, individual economic and social mobility (and independence), and community economic development (ACRE, 2002; Industry Canada, 1996; 1998; Moore & Buttner, 1997; FSIN, 1997; Chiste, 1996). The latter views the promotion of, and participation in, entrepreneurship as an extension of the individualistic and materialistic-based neo-liberal culture of 'enterprise' (Allahar & Côté, 1998). From this viewpoint, the free market- system is considered to be characterized by barriers to equality of opportunity, based upon class, race, gender and age (youth). These barriers create conflict for individuals, as they do not have equal opportunities to succeed (Livingstone, 1998; Allahar & Côté, 1998; Wright, 1997; Beasley, 1994). This leads to doubts about the possibility that entrepreneurship training programs will benefit individuals, and communities in general, over the long-term.

According to the critical standpoint, the promotion of entrepreneurship is more representative of the state's tendency to off-load the costs of (and responsibilities for) job creation to individuals than it is about alleviating unemployment (Allahar & Côté, 1998). It is also argued to be part of the wider expansion of the enterprise culture—a high risk culture where some individuals are at greater risk than others—which results in the purveyance of a class perspective (Tabb, 2001). When targeted specifically at the

unemployed and/or social assistance recipients, the state promotion of entrepreneurship training risks the increased marginalization of already disadvantaged individuals and the expansion of an *underclass*. This term is used to describe the most marginalized members of society; those who experience long-term exclusion from the labour market, or who have dropped out of the class structure altogether (Krahn & Lowe, 2002; Marshall, 1997). Moreover, any institution that distributes the resources that individuals depend upon for survival has the ability to exert control over them. Recipients who resist training risk the withdrawal of financial assistance (Herd, 2002; Piven & Cloward, 1993).

The social and economic implications of the restructuring and reorientation of the state in the context of globalization and the expansion of the enterprise culture are explored through the theoretical framework of neo-Marxist political economy. With its roots in eighteenth century classical political economy—a theory which was motivated by the growth of industrial capitalism and free trade, and which was mainly directed at a justification of this new system—neo-Marxist political economy reorients modern political and socioeconomic analysis. Through a combination of both Marxist and Weberian conceptions of class (i.e., class is viewed as involving a complex set of interrelations which are not destined to become dichotomous) and a critical analysis of ideology, discourse, the state, regionalism, and the importance of considering diversity and agency, contemporary political economy renders Marxian conceptions of political economy more relevant to an analysis of the social, economic, and political relations of the 21st century (see Connelly & Armstrong, 1992, 1999; Livingstone, 1998; Brodie, 1990). The focus is on the (re)production of inequalities, conflict, and social change.

For the purposes of this project, the contradictory nature of political economies is

understood in relation to the processes of legitimation and marginalization (Carnoy & Levin, 1985; Allahar & Côté, 1998; Clement & Myles, 1994), and depoliticization and containment (Harder, 1999; Young, 1990). Legitimation and marginalization, and depoliticization and containment refer to the strategies used by the state to minimize dissatisfaction when the contradictory effects of capitalist relations produce unequal outcomes for individuals. Young (1990) describes this as a situation where the state fails to maintain a balance between ensuring of the conditions for the accumulation of capital and protecting the well-being of its citizens. This framework is especially useful for understanding the implications of the restructuring of the state in the context of globalization, the expansion of the enterprise culture, and the state promotion of entrepreneurship.

Geoffrey Hale (2002, p. 23) argues that Canada's innovation strategy is central to the achievement of a social and political consensus in the context of the new economy. The government must be seen, in this new competitive environment of increasing privatization and deregulation, to be doing everything it can to maximize the number of individuals who "win" and minimize the number of those who "lose". ETPs, as part of Canada's innovation strategy, serve to reinforce the new economy. For those individuals who become marginalized as a result of their small business failure (and the debt and disappointment associated with such failure), the political economic system that drew them into entrepreneurship, rather than being held accountable, is legitimized through the strategies of individual responsibility and the characterization of failure as a valuable lifelong learning experience. Moreover, the highly competitive and contradictory relations

of capitalist production are depoliticized and resistance to the political economic system is contained.

Thus, within the context of globalization and the new economy, neo-Marxist political economic theory provides a critical response to the recent re-emphasis by politicians and economists for the adoption, and expansion, of free trade and the enterprise culture. It achieves this through a critical analysis of the political and economic processes that contribute to the material conditions within which individuals and groups exist. Such an analysis also serves as a framework for exploring the changing class, race, gender, age, and geographical character of entrepreneurship. The theoretical debates grounding the research are explored further in Chapter Two. Section 1.2 discusses the central theoretical concepts and relationships that underpin this research (as outlined in Figure 1.1).

1.2 Central Theoretical Concepts and Relationships

In order to promote clarity regarding a number of key concepts that will be used throughout this dissertation, the following terms are defined: “the enterprise culture”, “entrepreneurship”, “community economic development”, “globalization”, “the new economy”, “neo-liberalism”, “the state”, “the Schumpeterian workfare state (SWS)”. It will be shown that process—a series of actions or practices which produce a particular result—is central to many of these concepts.

1.2.1 The enterprise culture and entrepreneurship

The concept of entrepreneurship can be an elusive one, but the general consensus is that it involves the essential considerations involved in creating and starting

a business (OECD, 1998; Chiste, 1996; Avis, 1989). The enterprise culture is also a broad and diffuse concept. The issues surrounding it are complex and, therefore, difficult to investigate (Garavan & O’Cinneide, 1994).

However, for the purposes of this research, the enterprise culture is defined as “a set of values, symbols and practices which include a commitment to profit-making, enterprise, innovation, initiative, self-reliance, creativity and competition” (Jary & Jary, 1995, p. 198). In other words, entrepreneurship involves the practical elements involved in the process of small business establishment and ownership, while an enterprise culture reflects a broader, ideological system. Key to an enterprise culture is the promotion and adoption (by both institutions and individuals) of an “entrepreneurial spirit” or, more precisely, an optimistic, “can-do” attitude, through which the practice of entrepreneurship is supported (ACRE, 2002; OECD, 1998).

1.2.2 Community economic development (CED)

Entrepreneurship, and the expansion of an enterprise culture, is seen as central to economic development. However, according to David Ross and George McRobie (1989), it is important to differentiate between conventional development and community economic development (CED). They assert that the main distinction is process. Conventional development depends on unassisted market forces to produce jobs, government programs or hand-outs, or on attracting large-scale enterprises to an area. These approaches have traditionally provided economic assistance to impoverished communities, but the results have often been short-term. CED, by comparison, is viewed as a long term process of change, with the goal of stimulating local economic activity (McCarthy, 1999). In order to achieve this, the process involves

an attempt by members of the community to initiate their own solutions to common economic problems such as unemployment and population decline due to out-migration. CED involves a greater emphasis on local community initiatives which, while they may still rely on market forces or assistance from government programs, reflect the unique needs of the community (Ross & McRobie, 1989).

With respect to CED and entrepreneurial activity in particular, enterprises are based on a consideration of the relationship between economic factors and other community elements such as housing, education, the natural environment, health, and the arts. CED is also viewed as a participatory, holistic process that leads to positive, concrete changes in communities by creating employment, reducing poverty, contributing to the health of the natural environment, and stabilizing local economies (Ross & McRobie, 1989).

1.2.3 Globalization

Globalization is a complex process of interconnectedness among states and societies through which events and activities in one part of the world have significant consequences for distant people and communities (Robbins, 2002; Tabb, 2001; Dicken, 1998). The process of globalization has intensified due to the proliferation of free trade agreements³ and business deregulation that places the market at the centre of all decisions (Jessop, 1994).

Globalization operates very unevenly in both time and space. What is experienced in various geographical locations is primarily the outcome of the interaction between two major sets of institutions—transnational corporations (TNCs) and states—set within the

³ For more information on free trade, see the World Trade Organization www.wto.org; Allen & Thomas, 2000; Clarke & Barlow, 1997.

context of a volatile technological environment (Dicken, 1998). Together, TNCs and states act as the primary generators of global economic transformation; globalization remakes the world's trade and finance regimes. Moody (1997) concurs, stating that, in terms of geographic reach, market penetration and regulation, and private ownership, the world has become increasingly ruled by a system in which capital accumulation and profit are the essential measures of success.

However, the “efficiency” of the market and the drive to compete has not contributed to the economic well-being of the vast majority (particularly marginalized and rural populations) (Allen & Thomas, 2000). In other words, globalization is about power relations and is a deeply political process.

1.2.4 The new economy

The new economy is rooted in the development of technology and electronics which has led to a restructuring of the capitalist world economy on a qualitatively new basis (Hale, 2002; Petranek, 2001). Factors associated with the process of globalization (such as centralization within the economy, downsizing, and subsequent reforms implemented in the public and private sector since the early 1980s) have transformed the capitalist world economy into what is argued to be a new knowledge- and idea-based economy (Hale, 2002; Petranek, 2001). The “winners” in this economy are those who are able to access information; those who can adapt quickly and continuously, in order to maintain their niche. It is also an economy where uncertainty, risk, and change predominate.

In order to remain competitive in the new economy, industrialized nations such as Canada have implemented strategies that are intended to sustain high levels of innovation and rapid productivity growth. Such strategies include Canada's recent *Innovation*

Strategy, which seeks to cultivate both a vibrant culture of entrepreneurship, and a highly educated, skilled workforce able to adapt to continuing change in markets, technologies, and business processes (see Hale, 2002, p. 23; HRDC, 2002b; and Industry Canada, 2001).

However, some researchers argue that the new economy is not new at all. Rather, it continues to be characterized by the same basic laws of capital reproduction. The only new development is a qualitative change in competition, production and exchange (McClain, 2000; Moody, 1997). It is this change that has created a deep social crisis, which intensifies with increased international economic integration. It has led to a perception that there is no future for the next generation beyond low-paying, part-time or casualized jobs. Better-paid secure jobs have been replaced by lower-paid less secure jobs or, for many young people, no real job at all (Anisef, Axelrod, Baichman-Anisef, James & Turriffin, 2000; and Moody, 1997).

More optimistically, others assert that the new economy and its attendant political environment is a key determinant of Canadians' future employment opportunities. It is therefore vital to consider how the new political economy could be shaped to the advantage of the collective. For example, the opportunity exists to take a proactive approach to public policy in order to attempt to influence the course of technological, labour market, and economic change (Krahn & Lowe, 2002, p. 33).

1.2.5 The state and neo-liberalism

Susan Robertson (2002, p.16) suggests that the "state" represents the embodiment of social and political processes, as well as institutionalized, organizational forms. Rather than remaining constant, the state is understood as dynamic, changing and historically emergent. In relation to the recent structural transformation of the world economy, the

state's role is central, because social policy decisions are made within a specific political and economic (transnational capitalism) context—neo-liberalism.

Kim Moody defines neo-liberalism as:

a mixture of neoclassical economic fundamentalism, market regulation in place of state guidance, economic redistribution in favor of capital (known as “supply-side” economics), moral authoritarianism with an idealized family at its centre, international free-trade principles...and a thorough intolerance of trade unionism. (1997, pp. 119-120)

In other words, neo-liberalism is a conservative ideology that influences not only political and economic systems, but also social institutions, such as the family.

Governments adhering to a neo-liberal agenda (also known as a laissez-faire system of governance) have moved away from protectionist economic policies, isolation from the world market, and the Keynesian Welfare State⁴, toward deeper and accelerated world economic integration. This agenda promised that such integration and regulation by market forces would (eventually) result in prosperity as the world's resources became more efficiently allocated.

However, the expansion of free trade involves two contradictory trends. As trade and investment barriers are eliminated, a shift toward internationalized, flexible (but also regionalized) production systems occurs. Government ownership and planning has become mediated by a set of governance frameworks which extend from the transnational

⁴ The Keynesian Welfare State is based on John Maynard Keynes' macroeconomic theory which assumed that the economy is not self-managing and that governments must act to avoid prolonged recessions and secure full employment through various monetary and fiscal policies (Jary & Jary,

down to the local levels (Jessop, 1994). While the nation-state remains politically relevant and retains much of its national sovereignty, its abilities to exercise its power (even within its own national borders) are substantially weakened. Private corporations are the major organizers of the world's economic activity (Robbins, 2002; Tabb, 2001; Allen & Thomas, 2000; Moody, 1997; Korten, 1995; Jessop, 1994). These trends have led to what some consider a global crisis; to extensive job losses in industrialized countries and 'production enclaves' in the Third World, where there are few links to the economy of the host nation (Allen & Thomas, 2000; Moody, 1997; Korten, 1995).

Competition—a central element of the enterprise culture—is the root of both capitalism's crisis and its drive to globalization. Yet, the state and private interests continue to promote the expansion of the enterprise culture as a solution to this crisis (Hale, 2002).

1.2.6 The Schumpeterian workfare state (SWS)

Bob Jessop (1994) argues that, with globalization and its consequent restructuring and reorientation of the economic and social functions of the Keynesian welfare state (KWS), a new state form has emerged which he terms a 'Schumpeterian workfare state' (SWS). Its objectives are to promote product, process, organizational, and market innovation in open economies. This is done as a means of strengthening the structural competitiveness of the national economy by intervening on the supply-side.

The state's faith in the ability of market innovation to revitalize local economies appears to be based upon the traditional development theory of Joseph Schumpeter (1961). This theory supports the idea that capitalist entrepreneurial activities will lead to economic growth and development. According to Schumpeter (1961), capitalism is an evolutionary

2000, p. 324). For more information, see Tabb, 2001.

process, wherein 'change' corresponds with 'development'. Economic development is presented as a dialectical process in which the system reacts to obstacles to development (for example, when the economy is in a recession), by introducing counter-movements, such as innovations. Entrepreneurs 'jump-start' the system by introducing their innovations and a dialectic process proceeds from there, during which the economy changes dramatically. Schumpeter sees this entrepreneurial function as the vehicle for the continual reorganization of the economic system.

However, the SWS goes beyond the mere retrenchment of social welfare to restructure and subordinate it to market forces (Jessop, 1994, pp. 27-28). In relation to this, Tabb (2001) argues that it is crucial to study the ways in which the state is active in ensuring the dominance of the markets.

1.3 The Saskatchewan Training Strategy and the Provincial Training Allowance

The Saskatchewan Training Strategy is a case in point. In 1997, the provincial government published *The Saskatchewan Training Strategy: Bridges to Employment* (Saskatchewan Post-Secondary Education and Skills Training (SPSEST), 1997a). The Strategy sought to provide education and training in connection with the government's Partnership for Growth economic policy and Social Assistance redesign policy. The document outlined three main goals: to develop a skilled workforce relevant to Saskatchewan's labour market; to enhance access and support opportunities for all learners; and to create a coherent, effective and sustainable delivery system (SPSEST, 1997a, pp. 5-6). The Strategy's main focus was "building bridges to employment" by linking "skills training programs and services directly to employment and the Saskatchewan labour market" in order to "train, retrain and better equip people for jobs

waiting to be filled” and to “help young social assistance clients to get the skills that lead to jobs.” (SPSEST, 1997a, p. 1). In addition, the document highlighted the importance of the link between training and jobs, and the subsequent benefits to individuals, businesses, and society in general (SPSEST, 1997a, p. 3). In short, the goal of the Saskatchewan Training Strategy in 1997 was *jobs*.

The Saskatchewan government also recognized that a lack of financial resources, basic skills and work experience served as major barriers to training programs and, subsequently, to employment for individuals. Therefore, the Training Strategy would include an income support program called the Provincial Training Allowance (PTA) to overcome such barriers (SPSEST, 1997a, p. 6). The PTA would be available for individuals who attend an approved training course. The amount of their allowance would be determined according to family income and size, and modified by a northern allowance, less the income of a spouse and any income earned by the student.

The 1997 Training Strategy implementation plan also identified opportunities to eliminate duplication and overlap of programs and services (SPSEST, 1997b, p. 21). As a result, on April 1, 1998, employment and training services were transferred from federal to provincial jurisdiction through the *Canada-Saskatchewan Agreement on Labour Market Development* (HRDC & Government of Saskatchewan, 1998). The Government of Canada provided partial funding under the Employment Insurance Account for the programs and services offered through Canada-Saskatchewan Career and Employment Services. These programs and services (including entrepreneurship training through the Self-Employment Program) were restructured and administered by the provinces

(Canada-Saskatchewan Career and Employment Services, 2002).

Through its restructuring and consolidation, the Saskatchewan Training Strategy began to highlight '*independence*' (particularly for individuals receiving social assistance) as the main objective. The provincial government explained that the PTA, as part of the provincial government's social assistance restructuring, consolidated a number of income support programs (i.e., the Non-Status Indian and Métis Program (NSIM), the Saskatchewan Skills Development Program (SSDP), and the Northern Training Program (NTP)) under one system. The Department of Post-Secondary Education and Skills Training, the Department of Social Services and various service providers (SIAST, Regional Colleges, Community Based Organizations) worked together to achieve such consolidation. This restructuring was promoted as encouraging efficiency in the support and training of clients, and in the delivery of programs. It was also seen to facilitate clients' transition from Social Assistance to the PTA (SPSEST, 2000).

Moreover, the government emphasized that the PTA was an income support program, not a training program. As such, the main goal of the program was *not* to move people into employment, though some might find work as a result of PTA-supported training. According to the provincial government, the PTA was designed to encourage independence, defined as *the ability of a PTA participant to manage their financial affairs successfully*, especially those making the transition from Social Assistance to the PTA (SPSEST, 2000). Further training and eventual employment became part of a distant, long-term outcome that rested upon individual, not state, responsibility:

Employment outcomes are primarily the result of client

attributes, the selection of appropriate training, and the state of the labour market. The nature of the income support that clients have used while participating in training is a factor, but is probably less important than the other three factors.

(SPSEST, 2000)

In other words, the government promoted the belief that clients' outcomes would, primarily, be determined by their individual characteristics (including financial management), the type of training they received and the broader economic climate. The role of income support in determining clients' outcomes was downplayed. This was in stark contrast to SPSEST's earlier assertion that the Provincial Training Allowance was needed to overcome barriers to individuals' training and subsequent employment (1997a, p. 6).

1.4 The State Promotion of Entrepreneurship

Today, the neo-liberal political cultures of Canada and the United States continue to promote the idea that growth and prosperity will be achieved through an expansion of the "free market" system. Free market capitalism is based on individual achievement, emphasizing the idea that anyone who works hard enough will have access to the market and succeed. This strong emphasis on the responsibility of the individual for her/his own success is exemplified not only in the Saskatchewan Training Strategy, but also in Saskatchewan Post-Secondary Education and Skills Training's (1996/97) declaration that young people are to consider themselves as "ME, Inc."

Self-employment, in particular, is hailed as a symbol of the new "enterprise culture", exemplifying the virtues of self-reliance, hard work, and competitive individualism (Allahar & Côté, 1998; Dunkerley, 1996; Clement & Myles, 1994). Entrepreneurship is also identified as a means for achieving individual and community independence and

empowerment (Industry Canada, 2001,1998, 1996; Ministerial Task Force on Youth, 1996; Federation of Saskatchewan Indian Nations, 1997; Anselm, 1993).

Moreover, entrepreneurs are viewed as critical to the future and growth of the private sector because of the contributions they make toward job creation and the local, regional and national economies (ACRE, 2002; OECD, 1998; Atlantic Canada Opportunities Agency (ACOA), 1997). This view is due, in part, to the more recent practices of deregulation, privatization and contracting out services to smaller firms by larger ones. These practices have removed barriers to entry and created new opportunities for the growth of small enterprise (Clement & Myles, 1994).

As a result, under the Canadian Jobs and Growth Agenda (Government of Canada, 1996), the Youth Employment Strategy (Government of Canada, 1998a) and the Prime Minister's Caucus Task Force on Youth Entrepreneurship (Government of Canada, 1998b) millions of dollars have been directed toward the establishment of programs across the country in order to encourage and facilitate entrepreneurship and small business development. In Saskatchewan alone, there exist 67 offices specifically mandated to this end. These include the Women's Enterprise Initiative, the SaskNative Economic Development Corporation (SNEDCO), Aboriginal Business Canada's Youth Entrepreneurship Program, Northern Community-Based Regional Economic Development Organizations (CREDOs), Community Futures Programs (CFPs), and Regional Economic Development Authority (REDAs) organizations. The economic and social implications of the promotion of entrepreneurship training and development, however, require further study.

1.5 Statement of Thesis

The dissertation argues that the state promotion of an enterprise culture is rooted in

the ideology of neo-liberalism and the events of global capitalism. These events have transformed national economic and social policy, and resulted in the transition from a Keynesian welfare state to a Schumpeterian workfare state. A set of contradictory outcomes has resulted, involving the processes of legitimation and marginalization, and depoliticization and containment. While seeking to provide individuals and communities with independence and new opportunities for economic and community development through the promotion of entrepreneurship training, the state risks contributing to the further marginalization of an already disadvantaged class of individuals; an underclass (Krahn & Lowe, 2002; Marshall, 1997). This is because the role of ETP agencies in Saskatchewan is to procure, and train, individuals (many who are currently receiving government financial assistance) to become contributors to Saskatchewan's "pockets of growth". This role is legitimized as providing such individuals with opportunities for training and independence.

A process of depoliticization and containment occurs as the ETPs promote the idea that participants will be provided with the "tools" they will need to do entrepreneurship. On the one hand, this strategy provides individuals with feelings of hope and excitement about the possibilities that small business ownership holds for them. On the other hand, ETP participants are exposed to increased levels of social control and are placed at risk of becoming part of the "natural rate of closure" of small business. In other words, the tools provided by the ETPs have no warranty. Participants are held responsible for their own success and are encouraged to learn from the experience. In this way, the broader political and economic processes that led them into entrepreneurship are depoliticized and conflict is contained.

1.6 Significance and Importance of the Study

Despite the expansion of the enterprise culture throughout Canada and other industrialized countries, research on new or small firms as key sources of innovation and employment, and on entrepreneurship training and education, is scant (Tether, 1999; Garavan & O'Connell, 1994). Researchers continue to call for more studies on the enterprise culture and the state's role in its promotion (Tabb, 2001; Klein, 1996). In addition, research is needed to investigate the role of education in promoting the enterprise culture (OECD, 1998).

This study contributes to the discussion of the social and economic implications of the restructuring and reorientation of the state in the context of globalization and the expansion of the enterprise culture by addressing three main research objectives. First, I examine ETPs in terms of the nature of their programs and services, and their goals and objectives. This first objective is meant to elucidate the role that Saskatchewan's entrepreneurship training programs play in contributing to the promotion of an enterprise culture. Second, I examine who is participating in ETPs, why, and what they expect to gain from such participation (their goals and objectives). This second objective is meant to elucidate the role, if any, that ETPs (and their funders) play in contributing to the changing face of entrepreneurship. Third, I am studying the extent to which the goals and objectives of ETPs correspond with those of the participants. If they do not correspond, in what ways do they fail to do so and what are the implications of this discord? This third objective is meant to discern more clearly the nature of the relationship between ETPs and the participants of those programs. For example, what role, if any, did the ETPs play in influencing participants' attitudes toward entrepreneurship and the enterprise culture?

These three research objectives, combined, explore the economic and social

implications of the promotion and sponsorship of entrepreneurship training and development as part of the Saskatchewan government's efforts to build individual and community independence through the Saskatchewan Provincial Training Strategy. This exploration involves moving beyond the abstract enterprise discourse of the enterprise culture toward a more contextualized understanding of the real-life experiences of the individuals involved in entrepreneurship training and small business development.

This study will also provide policy makers and researchers who are concerned with both the ongoing vitality and development of agriculture, as well as with rural sustainability, with information on the extent to which entrepreneurship training and development agencies play a role in encouraging participants towards agricultural or agriculturally-related endeavours. Such information is important, given the largely agricultural context of the area within which the study takes place⁵, and given that this sector of the economy has faced severe decline over the past decade (ACRE, 2002). In addition, when the primary agriculture, resource and manufacturing/processing sectors do not prosper, there is limited demand in communities for other businesses, such as service-based enterprises (ACRE, 2002). Hence, an awareness of what type of businesses ETP participants expect to establish, and in what region, may provide an indication of their chances for success.

Finally, the findings of this study contribute to the current lack of research in the area of the sociology of enterprise and innovation, through a study of entrepreneurship training programs in Saskatchewan. In addition, the findings may contribute to the development of more effective strategies to address the problem of under- and unemployment, and community economic development in Canada. As Krahn and Lowe

⁵ This will be discussed further in Chapter Four, *Entrepreneurship Agencies in Context*.

(2002) assert, public policy can be proactive in attempting to influence the direction of technological, labour market, and economic change.

1.7 Conclusion

The central arguments of the thesis have been set out in this chapter. The dissertation views the state promotion of entrepreneurship as an example of the contradictory processes of legitimation and marginalization, and depoliticization and containment. This promotion serves to legitimize, and depoliticize, state retrenchment from responsibility for social programs and community development through an emphasis on individual responsibility and independence. At the same time, it risks the marginalization of individuals and their communities through the reproduction of social and regional inequalities. Reaction to this marginalization is contained via the processes of both legitimation and depoliticization.

This chapter has outlined the major arguments of the dissertation. An introduction to the research problem has been presented, including a detailed account of the factors (both past and present) which have led the state to address the complex problems of unemployment and community economic development through the promotion of entrepreneurship training and development. Chapter Two provides a discussion of the theoretical framework upon which this study is based, political economy. Chapter Three discusses the research methodology, which includes both quantitative and qualitative methodologies. Chapter Four provides a discussion of the contexts within which each entrepreneurship training agency exists, as well as information on the structure, and content of the ETPs. Chapter Five presents an application of the theoretical framework to the analysis of the survey data and expands on these findings through an analysis of the interview data. The implications of the findings are also discussed. Chapter Six provides

the dissertation summary and conclusions, as well as policy implications and recommendations for further research.

CHAPTER TWO
THE POLITICAL ECONOMY OF THE STATE
PROMOTION OF ENTREPRENEURSHIP IN THE NEW ECONOMY

2.1 Introduction

Chapter One introduced the research problem—to examine the role of ETPs in contributing to both the promotion of an enterprise culture and the changing face of entrepreneurship. The purpose of such an examination is to better understand the social and economic implications of neo-liberalism, globalization and the expansion of the enterprise culture in the new economy. Definitions of the theoretical concepts central to the research, and a discussion of the significance of the study, were also presented. The current chapter establishes the theoretical framework for this dissertation—neo-Marxist political economic theory. Expanding on the theoretical concepts and relationships outlined in Figure 1.1 (Chapter One), the research problem is examined via two opposing perspectives—neo-liberal and critical.

2.2 Neo-liberalism and the Discourse of the Enterprise Culture

Neo-liberalism is rooted in the 18th century writings of Adam Smith¹, David

¹ Smith believed that the unimpeded operation of the market acted as an ‘invisible hand’ and, through the pursuit of individual self-interest (*but not greed*), the achievement of the ‘common good’ was possible. In his discussion of systems of political economy (which he considered a branch of the science of a statesman or legislator), Smith argued that social responsibility was addressed through the state’s goal to “provide a plentiful revenue or subsistence for the people, or more properly to enable them to provide such a revenue or subsistence for themselves...” and to “enrich both the people and the sovereign.” (1776; 1937, p. 397). However, this is not to suggest that he was unaware of the contradictions inherent to capitalism. He was mistrustful of both governments *and* corporations. Governments, he believed, most often served the interests of

Ricardo and Thomas Malthus (Korten, 2001; Allen & Thomas, 2000; Brodie, 1990), and the more recent work of Joseph Schumpeter (1961). Fundamental to this ideology is the belief that social change/ transformation produced by the processes of capitalism will naturally lead to development. Individual entrepreneurs are seen as key to this change; they are the “agents of development” (Thomas, 2000b, p. 43). The contemporary (free market) economic discourse associated with neo-liberalism and the enterprise culture is expressed by the following:

Sustained economic growth, as measured by gross national product², is the path to human progress.

Free markets generally result in the most efficient and social optimal allocation of resources.

Economic globalization, achieved by removing barriers to the free flow of goods and money anywhere in the world, spurs competition, increases economic efficiency, creates jobs, lowers consumer prices, increases consumer choice, increases economic growth, and is generally beneficial to almost everyone.

Privatization, which moves functions and assets from governments to the private sector, improves efficiency.

The primary responsibility of government is to provide the infrastructure necessary to advance commerce and enforce the rule of law with respect to *property rights and contracts*. (Korten, 1995, p. 70)

The values and beliefs of the enterprise culture are based on the following *underlying assumptions* which David Korten (1995) argues are rooted in the theories of neoclassical

economic elites, “Civil government, so far as it is instituted for the security of property, is in reality instituted for the defence of the rich against the poor, or of those who have some property against those who have none at all.” (1776;1937, p. 674). Nevertheless, where Marx would eventually see conflict and exploitation, Smith saw competition leading to greater wealth (Krahn & Lowe, 2002, p. 20).

economics:

Humans are motivated by self-interest, which is expressed primarily through the quest for financial gain.

The action that yields the greatest financial return to the individual or firm is the one that is most beneficial to society.

Competitive behaviour is more rational for the individual and the firm than cooperative behaviour; consequently, societies should be built around the competitive motive.

Human progress is best measured by increase in the value of what the members of society consume, and ever higher levels of consumer spending advance the well-being of society by stimulating greater economic output.

(p. 70)

The expansion of this culture (and, therefore, of development) is blocked by three main obstacles: tradition, monopoly, and state regulation. Tradition is seen as anathema to modernization. It is responsible for the continuation of non-market social relations, where commodity forms are underdeveloped or non-existent. Development is synonymous with modernization. Second, there are two kinds of monopolies that are seen to block development: industrial monopolies and monopolies of labour (trade unions). Each is seen to inhibit the key driving mechanism of capitalism—competition. Finally, state regulation (and any kind of collective action taken through the state) is argued to interfere with the ‘free hand’ of the market. The sole function of the state in a free market economy should be to ensure political order and the conditions for the continuance of capitalism (Thomas, 2000b). This last inhibitor, state regulation, is particularly relevant given the recent events related to the processes of globalization and the restructuring and reorientation of the state.

² The GNP is the total income available for private and public spending in a country; the total

2.2.1 Globalization, the enterprise culture and the role of the state

Political, economic and social experiences in geographic locations around the world are increasingly influenced by the interaction between two primary sets of institutions—transnational corporations (TNCs) and nation states. Facilitated by technological advances and the proliferation of free trade agreements, this interaction has fuelled the expansion of a (new) global economy (Robbins, 2002; Tabb, 2001; Dicken, 1998; Moody, 1997). This economy is characterized by a paradigm shift from Fordism (inflexible, standardized production for mass consumption) to post-Fordism (flexible, “just-in-time” production), and the regionalization of global and national economies (Harriss, 2000; Jessop, 1994).

The central organizer of the interaction between TNCs and nation states is the World Trade Organization (though, depending on the context, two other central international economic organizations also play a role—the International Monetary Fund and the World Bank) (see Korten, 2001). Created by the Uruguay Round negotiations (1986-94) and established on January 1, 1995, the WTO is a global international organization which manages the rules of trade between nations³. The rules of the WTO system are derived from agreements negotiated among the organization’s member governments. All members are required to abide by these rules. The goal is to ensure that producers of goods and services, exporters, and importers are all able to conduct their business free from discriminatory or protectionist state policies (WTO, 2003). In this way, all member states are argued to benefit.

domestic and foreign output claimed by residents of a country in one year (Thomas, 2000a, p.11).

With the transition from protectionism to free trade as a result of the processes of globalization, the state's role in the new economy has been transformed. Canada's adoption of an *Innovation Strategy*⁴ is certainly evidence of this new role. The Government of Canada outlined the Strategy in two papers, *Knowledge Matters: Skills and Learning for Canadians* (HRDC, 2002b), and *Achieving Excellence: Investing in People, Knowledge and Opportunity* (Industry Canada, 2001). The Strategy focuses on the steps Canada needs to take to "ensure equality of opportunity and economic innovation in a knowledge-based economy and society" (HRDC, 2002b, i). In the latter paper, the Government outlined its contributions to the development of an innovation environment from 1995 to 2001. The paper stated that "In innovative economies, concerted action on the part of all levels of government and the private sector is the norm. In Canada, federal, provincial and territorial governments have all made innovation a priority" (Industry Canada, 2001, p. 24). The paper went on to explain how, through the elimination of subsidies and "disincentive" policies, and through the reorientation of regional development programs, all levels of government in Canada are facilitating innovation:

The Government of Canada initially focused on improving the environment to support innovation by eliminating the disincentive effects of some policies. The government eliminated most subsidies and other direct interventions in

³ For more information on the WTO, see www.wto.org and www.strategis.ic.gc.ca

⁴ Recent discussions of modern political economies argue that they are characterized by neo-corporatism, not neo-liberalism. Neo-corporatism emphasizes the role institutions can play in redressing social inequality, while creating the conditions for economic growth (Harcourt, 2003;

the marketplace because competition, not protection, generates innovation...Regional development and sectoral programs were reoriented to support the private sector's transition to the knowledge-based economy. (2001, p. 25)

In essence, government ownership and planning has become mediated by a set of governance frameworks which reach from the transnational down to the local levels. Powers are delegated upwards to international economic bodies, downwards to regional or local states, or outwards to cross-national alliances among local states with similar interests (Jessop, 1994). However, as the most significant site of struggle among competing global, national, regional and local forces, the state retains a key role as provider of national innovation systems as well as the maintenance of social order and cohesions (Jessop, 1994).

Overall, the new economy is celebrated for its ability to provide new opportunities for growth and development, and the alleviation of poverty and inequalities worldwide (World Trade Organization, 2003; Korten, 2001).

2.2.2 Neo-liberalism and the state promotion of entrepreneurship training and development

One of the specific ways in which the state has risen to its newly defined role in the global economy is through the promotion and sponsorship of entrepreneurship training

Moon, 2002). Canada's Innovation Strategy is presented as evidence of the state's efforts toward these goals.

and development⁵. This promotion is presented as a means of revitalizing local economies and is based on the language and assumptions of the enterprise culture, as outlined previously. However, it also appears to be related to the traditional development theory of Joseph Schumpeter (1961) and, as an extension of this, a blend of market-based development and interventionist theory—both theories of “self-balance” (Brodie, 1990). As stated previously, Schumpeterian theory supports the idea that economic development is an evolutionary process of change; a process through which the economic system is continually reorganized. Change is instigated through innovations introduced by entrepreneurs and this produces economic growth and development. The process is referred to as “creative destruction”, given that, as some businesses are eliminated through the process of competition, others succeed and expand. At the same time, new enterprises enter the competition.

Market-based development theory promotes the idea that any regional differentiation is the result of factors within the region itself and that government interventions must be removed, in order to allow the free market to operate to its maximum efficiency (Brodie, 1990). In this model, developmental problems of a region are argued to be due to the area’s poor governmental policies/interventions, as well as an underdeveloped/unskilled labour force and a lack of adequately exploited local resources. Conversely, interventionist (prescription) theory involves a belief that the market often produces unequal (and negative) consequences, which need to be corrected through government interference/regulation. The interventionist theory of development is closest to the description of community economic development (CED) provided in Chapter One.

⁵ In Canada, this promotion and sponsorship occurs through a variety of agencies, both federal and provincial, including Human Resources Development Canada, Industry Canada, Western

CED was described as a long-term process of change, which involved an attempt by members of the community to initiate their own solutions to common economic problems, while still relying on assistance from government programs (Ross & McRobie, 1989). All these perspectives view the expansion of entrepreneurship, and an enterprise culture, as a key solution to development.

Entrepreneurs are seen to exemplify the virtues of self-reliance, hard work, and competitive individualism (Allahar & Côté, 1998; Dunkerley, 1996; Clement & Myles, 1994). Their contributions to job creation and the local, regional and national economies are seen as critical to the economic and social well being of the society (ACRE, 2002; OECD, 1998; Atlantic Canada Opportunities Agency (ACOA), 1997).

Small business ownership is promoted by the state as a means to provide not only economic, but also social, benefits. Entrepreneurship is identified as a means to achieve empowerment for individuals by moving away from dependency toward the self-reliance that results from being one's own boss and in control of one's own career/future (Industry Canada, 1996, 1998; Ministerial Task Force on Youth, 1996; Government of Canada, 1996; Federation of Saskatchewan Indian Nations, 1997; Anselm, 1993; James, 1992). For example, liberal feminist theory argues that self-employment is a means for women to achieve economic independence and, subsequently, control over both their public (paid) and private (domestic) lives (Hoff Sommers, 1998; Moore & Buttner, 1997). This is because, as an alternative to paid employment, small business ownership provides an avenue of upward mobility to those who experience the 'glass ceiling' in large organizations (Moore & Buttner, 1997; Robertson, 1994). Self-reliance is also presented as key to the achievement of self-expression, flexibility and overall job

enrichment—something which is valued by women with families in particular (Robertson, 1994).

As a means to overcome other barriers, such as the chronic unemployment that much of Canada's Native population experiences, small business ownership is, once again, emphasized (FSIN, 1997; Chiste, 1996; O'Neill, 1994). However, the literature on Aboriginal entrepreneurship highlights the difference between traditional (neo-liberal) definitions of success and Aboriginal definitions of success. The former definition involves the success of the individual business owner, ever-growing and expanding her/his business. The latter definition is based more upon the idea that the success of one individual leads to the development, and success of, the entire community (Chiste, 1996; Report of the Royal Commission of Aboriginal Peoples, 1996; O'Neill, 1994).

With respect to risk and entrepreneurship, the neo-liberal perspective downplays this aspect, arguing that it is partly off-set by the fact that an individual has the advantage of being her/his own boss. Failure is most often attributed to the individual entrepreneur's lack of certain characteristics, such as good management skills or adequate financial planning (Moore & Buttner, 1997; Chiste, 1996; James, 1992). Alternatively, failure is simply presented as part of the "natural" process of entrepreneurship and something that should not be stigmatized, if it results from "reasonable risk-taking" (OECD, 1998, p. 13).

This point is highlighted through the discourse used by the City of Saskatoon's Chamber of Commerce Executive Director, Kent Smith-Windsor. In an article discussing why the City had been witnessing a decrease in the number of businesses, Smith-Windsor was quoted as stating that commercial growth was not keeping pace with "the natural closure rate of local businesses" (McNairn, 2002, p. A1). In addition, Smith-Windsor was quoted as explaining that "We just need lots of pockets of growth, because a number of

businesses simply find themselves in a position where they are no longer able to compete” (McNairn, 2002, p. A2). The discourse used here implies, first, that small business failure is simply part of the natural order of things and, second, that the natural order of things is sustained by continuously introducing new small businesses or “pockets of growth”.

However, critical perspectives contest the enthusiastic claims of neo-liberal ideology. They counter that the language of the enterprise culture, and the assumptions underlying it, represent a class-based perspective that is far from neutral. Moreover, they highlight the many contradictions inherent to the capitalist economic system and the implications of those contradictions for individuals and their communities.

2.3 Critical Perspectives on Globalization, the Enterprise Culture and the Role of the State

While critical perspectives agree that a key role of the state in the new economy is the maintenance of social order and cohesion, they do not share in the celebration of the state as the great facilitator of free trade. Critics suggest that state power has been reconstructed in a way that serves the interests of corporations, rather than citizens. This has largely been achieved through the successful dissemination of neo-liberal ideology and the subsequent establishment of global economic institutions such as the World Trade Organization (WTO), the World Bank and the International Monetary Fund (IMF) (Robbins, 2002; Tabb, 2001; Korten, 2001; Allen & Thomas, 2000; Clarke & Barlow, 1997). As a result, states at all levels (national, regional and local) have been forced to reorient themselves away from protectionist policies and the social democratic Keynesian Welfare State. Instead, they have been forced to adopt neo-liberal forms of organization or risk becoming excluded from the global economy. This reorientation has resulted in the

emergence of a new state form which Jessop (1994, p. 24) terms a “Schumpeterian workfare state” (SWS). The SWS represents the restructuring of social welfare, as well as its utter subordination to market forces (1994).

The shift from welfare to workfare, and the implications of this restructuring, is analyzed in the literature on privatization and risk. This literature describes ‘workfarism’ or ‘market citizenship’ as a labour market reorganization strategy that involves “privatizing the design, administration, and delivery of employment training and placement, and marketizing welfare policy (Vosko, 2000, p. 230). It is characterized by the increasing micro-regulation of the lives of the marginalized (Herd, 2002; Donzelot, 1991). This regulation is often justified on the basis that the social safety net provides too much security/comfort, which encourages dependence and discourages innovation (Krahn & Lowe, 2002). Participation is often mandatory for ‘employable’ social assistance recipients, and the penalties for refusing to participate include either reduced benefits or ineligibility. Yet, this labour market reorganization strategy is often implemented without first formulating a set of protections to frame it (Vosko, 2000). Instead, welfare services and tightening eligibility requirements are carried out in the context of a favourable local economy (Herd, 2002)—i.e., encouraging innovation.

The shift from welfare to workfare is also argued to be problematic because, through its ability to define individuals’ understanding of the world, and their place within it, the enterprise culture is criticized for masking both the unequal power relations and the negative consequences of the free market global economic system, such as poverty and the growing disparities in the distribution of wealth (Tabb, 2001; Korten, 2001; Clarke & Barlow, 1997). Specifically, Korten (2001) asserts that global economic institutions such as the WTO, the World Bank and the IMF have imposed an enormous burden on the

world's poor and have seriously impeded their development while advancing economic globalization under the domination of the economically powerful. The creation of demand for debt, the guarantee of corporate rights, corporate cannibalism (restructuring the "inefficient" corporation), and a short-term/limited profit-oriented vision which minimizes social and environmental responsibility, has created a new corporate colonialism. The implication is that the largest TNCs, through their interaction with nation states, have assumed greater power over the conduct of human affairs in pursuit of goals that do not serve human interest. Therefore, the global economy has not, and in its current form cannot, contribute to the economic and social well-being of the world's poor and marginalized peoples, let alone the vast majority (Allen & Thomas, 2000; Korten, 2001; Tabb, 2001).

This corporate colonialism not only colonizes regions and economies, but also individuals' consciousness. In the new economy, almost all the material that shapes this consciousness comes from a media obsessed with the rate of return to investors, constantly promoting the discourse of the enterprise culture. Media coverage is geared to individuals' need to know, as opposed to informing them on broader socioeconomic circumstances. Political events are contextualized in terms of how they affect financial markets and investors. The poor are irrelevant except to the extent that their activity changes or threatens profits (Tabb, 2001). According to Richard Robbins (2001, p. 7), the emergence of the culture of capitalism has left little in our lives untouched. It has reshaped our values and it has dictated the direction that every institution in our society would take.

Jacques Donzelot's work on this issue goes further, arguing that the discourses of both neo-liberal and social-democracy present themselves as both the diagnosis and the

cure for society's problems. He attempts to resituate the welfare-workfare debate in the context of the "governability of democracy" (1991, p. 169). He concludes that this debate is held on the "terrain of social democracy" (1991, p. 177). In other words, the debate over the implications of the transition from a Keynesian welfare state to a Schumpeterian workfare state creates room for "a new conception of the social". However, the economic is no longer seen as irrational, but instead, it "triumphs over the social". This triumph has meant that neo-liberal and social-democratic debates about political economy are no longer situated in the context of broad structural and social transformation (i.e., challenges to the foundations of the existing social order). Rather, the debates are now situated in the context of specific policies and issues, or what Donzelot refers to as the "social bond" (1991, pp. 177-178). The implication is that the processes of globalization have led to the reframing of the debates away from social transformation, toward social adjustment/reorientation (e.g., permanent retraining, self-management, decentralization⁶) within the current political economic system.

2.3.1 Critical perspectives of the state promotion of entrepreneurship training and development

The critical literature on the state promotion of entrepreneurship and the enterprise culture tends to focus on one or two factors in its analysis. Contemporary class theories emphasize the importance of class, socialist feminist theory emphasizes gender and class (and sometimes race), and neo-Marxist political economic theory focuses on the state's role in the reproduction of a variety of social, economic and regional inequalities. Central

⁶ Donzelot argues that decentralization is a means through which the problems of the state are handed back to society, so that society is assigned the task of resolving them. Previously, the state was expected to provide the answer for society's needs (1991, p. 178).

to this version of political economic theory are the processes of containment and depoliticization , and the dual dynamic of marginalization and legitimation.

Critical perspectives of entrepreneurship view the entrepreneurial class as consisting of a complex, multi-dimensional group of individuals with varying needs and experiences (Allahar & Côté, 1998). The state's promotion of entrepreneurship training, combined with its 'uni-dimensional' view of entrepreneurs (wherein each individual is seen to have an equal opportunity to succeed), is criticized for being essentially a purveyor of a class perspective. This promotion fails to recognize the issues of power and conflict that may result from differences in entrepreneurs' access to resources and opportunities. In other words, in the high-risk society of the new economy, some are at higher risk than others. This raises concerns about the ability of entrepreneurs to succeed in business and, subsequently, about the potential of this strategy to alleviate unemployment and contribute to economic development.

The main assumptions of the aforementioned critical theories are presented in the following subsections 2.3.1.1 – 2.3.1.4. These subsections present the theories' responses to four central neo-liberal assertions, as summarized in Figure 2.1.

2.3.1.1 “The expansion of entrepreneurship creates jobs and contributes to the well being of communities”

A contradiction appears to exist between the rhetoric and the reality of small business ownership and employment (Dickinson, 2000). The rhetoric is that small business is a key source of innovation, new technology, and employment, which contributes to community economic development. The reality is that expectations of small and medium-sized enterprises are over-inflated in all these areas (Tether, 1999). As a

Figure 2.1 Neo-liberal—Critical Perspectives on the Enterprise Culture and the State Promotion of Entrepreneurship

Neoliberal Justification	Critical Response
1. Capitalism is a dynamic and evolutionary process of change. Entrepreneurs, as independent agents of change, create jobs and contribute to individuals' economic and social well being.	1. Capitalism is a contradictory system of competitive individualism and dependency. The contradictions inherent to the system inevitably lead to small business failure for the majority.
2. Failure is part of the natural process of entrepreneurship. It is also part of a process of lifelong learning.	2. The abstract discourse of the enterprise culture (failure as a "natural process") masks the realities of small business failure. Presenting failure as a lifelong learning process serves to depoliticize state policies of retrenchment from social programs, such as formal education training.
3. Entrepreneurship is a means of empowerment, independence and social mobility, particularly for marginalized individuals.	3. The neoliberal discourse views entrepreneurs as unidimensional. Not all individuals have the same opportunities to succeed. The state promotion of ETPs represents a process of continued proletarianization wherein social inequalities are reproduced.
4. Entrepreneurship is the key factor through which community economic development (CED) will be achieved. Regional inequalities stem from factors within a region. Therefore, state intervention cannot be the solution.	4. The state promotion of entrepreneurship as CED removes the responsibility for job creation and economic development from the state. This represents a process of de-legitimation wherein regional inequalities are reproduced.

The conclusion is that the state promotion of entrepreneurship training and development ensures the conditions for the continuance of the capitalist economic system.

result, the policy making emphasis on innovation and enterprise is brought into question.

The disparity between the rhetoric and reality of small business is related to the nature of the capitalist system. It is a contradictory system of competitive individualism and dependency (Robbins, 2002; Petranek, 2001). Capitalism involves sets of relations between capitalists, labourers and consumers. Each group depends on the others, yet each places demands on the others. Consumers seek as much money as possible, in order to accumulate goods and services. Labourers want to earn as much as possible, to be paid for the value of their labour (variable capital). Capitalists seek to invest money and develop the means of production (technology), so that they can accumulate profit. These arrangements are inherently contradictory. A consumer strives to pay as little as possible for commodities, whereas the same person, as a labourer, wants to earn as much as possible, thereby increasing the cost of production and the price of the product or service produced. The capitalist desires to reduce the cost of variable capital, but wants the person, as consumer, to earn enough to purchase the commodities from which profits accumulate (Robbins, 2002; Petranek, 2001). In all of this, the systematic elimination of wage labour is one of capitalism's key contradictions (Petranek, 2001).

Moreover, this entire process takes place within a broader competitive environment. Livingstone (1998) explains that, in any market-based economy, change is a continual process. Inter-firm competition, technological innovation, and negotiations between employers and employees over working conditions, benefits and knowledge requirements all lead to ongoing shifts in the numbers and types of jobs available. This competition is increasingly fierce as the global economy expands and firms face increasing pressures to reduce labour and production costs (often, by moving to lower cost environments) (Carnoy, 1997). As businesses compete with one another successfully, they

force out the competition. It is impossible for all—even the majority—of those who enter into small business to succeed.

The self-destructive tendency of capitalism results in a contradiction between the role of small business as a mechanism for local economic development through job creation, and small business as a means of making a profit for the individual business owner. Manuals on “how to start your own business” suggest that, in order to survive and profit, business owners must keep their costs to a minimum. In order to achieve this, they are told to try as much as possible *not* to hire workers (James, 1992). Workers are seen as costly in terms of wages and the time and effort required to obtain good workers.

The following empirical evidence supports these assertions. First, the majority of small businesses do not create full-time jobs. According to Industry Canada (1998), in 1994, 60 percent of Canadian businesses had no full-time employees. Of the 40 percent of businesses that had full-time employees, 81 percent employed between 1 and 4 individuals, whereas 12 percent employed between 5 and 19 employees and only 6 percent employed 20 or more full-time workers. If they do create employment, it is usually part-time, low-paying and provides little or no benefits (Armstrong & Armstrong, 2001; O'Connor, Orloff & Shaver, 1999; and Wotherspoon, 1998). This makes it difficult for those employed by small business to sustain themselves.

Second, the majority of small businesses do not succeed (Whyley, 1998; Statistics Canada, 1997b; Dunkerley, 1996; James, 1992; and Hamilton, Connelly & Doster, 1992); bankruptcy rates have been increasing in Canada (Baldwin, 1997), with only one in five new businesses surviving the 1984-1994 decade (Statistics Canada, 1998); and business mortality rates are highest for employer firms with less than five employees (Statistics Canada, 1994b). Moreover, the self-employed are among the first to experience the effects

of economic volatility or higher interest rates (Saskatoon Star Phoenix, 1998; and Dunkerley, 1996).

Finally, Wallace Clement and John Myles (1994) argue self-employment may simply be a short-term cyclical response to recession and high unemployment. In other words, an increasing number of individuals may have taken on entrepreneurship, not as an alternative to employment, but to unemployment. At the same time, Claire Whyley's (1998) study of small business failure finds that the chances for small business success decline with routes into entrepreneurship. Individuals who enter entrepreneurship as a "last resort" or who have low levels of education, limited access to resources, and who already experience economic and social marginalization, are less likely to succeed.

As a result, the effectiveness and viability of entrepreneurship training as a solution to under- and unemployment—especially over the long term—is called into question. Dickinson (2000) concludes that viewing the expansion of self-employment (and the number of small and mid-sized employers) as the panacea for unemployment ignores the extent to which this expansion serves to reproduce social inequalities.

2.3.1.2 "Small business failure is part of a natural process and can be viewed as a lifelong learning experience"

The enterprise discourse constructs small business failure in two main ways: as part of the natural process of entrepreneurship and/or as part of a process of lifelong learning. Both constructions are part of a highly abstract and impersonal discourse which is argued to obscure the unequal power relations which are inherent to the capitalist economic system (Tabb, 2001; Korten, 2001; and Livingstone, 1998). For example, presenting small business failure as part of "the natural rate of closure" or the process of

“creative destruction” ignores the realities and implications of small business failure for the individual business owners and their families. The human consequences, which are not reflected in statistics, are removed from the discussion.

Exploring the relevance of lifelong learning to this discussion requires some background. Researchers argue that lifelong learning has increased in prominence with the economic uncertainties of a rapidly-changing world, and is now seen by many as the primary remedy for individuals facing labour market challenges, particularly young people (Nakamura & Wong, 1998). Coinciding with the crises of capital accumulation and waged labour, has been the tendency of current literature on the transition from school to work to emphasize the need for a strong primary formal education, followed by a combination of ongoing formal and informal learning throughout life. The provision of such an educational combination is seen as the main source of employment security for years to come and the key for individuals who wish to succeed in the new global economy (Nakamura & Wong, 1998; Carnoy, 1997; and Diabay, 1997).

However, critics argue that the concept of lifelong learning has been co-opted as rhetoric in the state’s project to manage the current problems of education and work that many individuals (particularly young adults) face in Canada (Livingstone, 1998). The neo-liberal discourse on lifelong learning has distorted the term’s true meaning; it is used all too often as a label to legitimize and/or market adult education programmes of any sort. By focusing on this form of learning solely as ‘human capital’, individual learners become mere commodities, whose value is measured against the ephemeral needs of the market. This results in a very narrow conception of learning as related only to training or schooling.

The idea that learning is also about personal development, creativity, choice, and the development of new ideas and knowledge is diminished (Collins, 1991; 1998).

Moreover, lifelong learning, in the neo-liberal sense, ignores and depoliticizes the inherent contradictions and inequities of the current capitalist economic system.

Individuals are presented as being “permanently inadequate” and in need of constant retraining, rather than being appreciated and valued for the knowledge that they have already accumulated throughout their life. Learning becomes a mere linear process from “cradle to grave”, rather than a dialectical process of interaction, dialogue, and transformation (Livingstone, 1998; and Collins, 1991; 1998).

In this process, lifelong learning has become associated with small business failure and the process of creative destruction. Promoters of entrepreneurship and the enterprise culture encourage entrepreneurs to learn from the potentially destructive experiences of their failed business venture. They are to take this knowledge and apply it to the creation of a new venture. Their learning process is to continue throughout their experience as an entrepreneur, improving their chances of success. A quote from Meir Liraz, president of Bizmove.com, exemplifies this belief, stating “Some of the most successful entrepreneurs failed several times before doing extremely well. So, if you're failing, fail. And fail fast. And learn. And try again, with this new wisdom...” (1999-2002, Bizmove.com).

The construction of lifelong learning in this manner involves an explicit focus on individual responsibility. If an entrepreneur fails, she/he must address her/his “inadequacies” and “retrain”. When considering the poor success rate of small business, state agencies which encourage individuals into entrepreneurship training programs, and the participants themselves, can be comforted knowing that failure is simply as a lifelong

learning process. In other words, the conflict that may result from failure is contained.

In reality, small business failure-as-lifelong learning serves as a justification of the retrenchment by the state from adequate funding for social programs and formal education and training. Through a process of depoliticization, it denies the broader, structural contradictions inherent to the capitalist economic system, as well as the possibility that not all entrepreneurs can afford to become part of the “natural rate of closure” even once, let alone several times. ‘Entrepreneur’ is not a uniform category.

2.3.1.3 “Entrepreneurship is a means of empowerment and social mobility”

When studied through contemporary class theories, entrepreneurship is discussed in terms of a) entrepreneurs as a ‘class’ and b) its relationship to social mobility and the resulting “de-proletarianization” of society. First, class has been central to most discussions of social inequality, since it concerns the differential access of individuals to the material means of existence (Carchedi, 1987, quoted in Grabb, 1997: 3). However, the concept of class is by no means uniformly understood. There is a debate about the extent to which classes are simply categories of people in similar economic circumstances, whether they are real groups with a common consciousness of membership, or whether they are equivalent to strata; to statistical aggregates of people ranked according to criteria such as income (Grabb, 1997).

Accordingly, researchers argue that the simple categorization of all self-employed as petit bourgeoisie or as a separate occupational category masks the class character and divisions within the self-employed sector (Aldrich, Renzulli & Langton, 1998; Arum, 1997; Wright, 1997; Veltmeyer, 1986; Scase & Goffee, 1982; and Giddens, 1973). In addition, as has been mentioned, the face of entrepreneurship in Canada is changing, with increasing numbers of women, Aboriginal people and young adults starting their own businesses.

These individuals bring various social, economic, cultural and geographical resources to their enterprise, while operating within a system of “free enterprise” that claims to provide equal opportunities for all individuals. Contemporary class theories argue, however, that a recognition of the diversity of the entrepreneurial class means that some entrepreneurs will be in a better position to pass on privilege to their families than others (Tabb, 2001; Aldrich *et. al.*, 1998; Scase & Goffee, 1982; and Giddens, 1973).

Second, the recent increase in self-employment appears to represent clear changes in both the structure of labour markets and, for Marxian theorists, their understanding of the history of class structures and the economic forces that shape them (Clement & Myles, 1994). These developments appear to suggest a reversal of the long-term trend toward the centralization of capital and a resurgence of the old middle class and small capitalists—a process of de-proletarianization.

However, while there has been a steady increase in self-employment since the 1970s, Richard Arum (1997) argues that the rise is largely due to the growth of non-professional self-employment, which he defines as working class ownership of the means of production. This particular type of self-employment provides lower income and fewer benefits than similar employed occupations. It cannot, therefore, be seen as associated with a process of de-proletarianization through the rise of a post-industrial “middle class”. Rather, it is associated with the increasing proletarianization and marginalization of the labour force (Marshall, 1997; Wright, 1997; Aronowitz & DiFazio, 1994; Harrison & Bluestone, 1988; Myles, Picot & Wannell, 1988; and Veltmeyer, 1986). In spite of qualitative changes in competition, production and exchange, what lies beneath is still the same capitalist system with all its inherent contradictions (Petranek, 2001; and Moody, 1997). Essentially, “capitalism is still capitalism” (Moody, 1997, p. 12).

Socialist feminist theorists add that, while class is an important factor in the analysis of social inequalities, other socially defined characteristics such as gender and race are systematically linked to inequalities in power (Bhavnani & Coulson, 2001; Glassford, 1991; Duffy, Mandell & Pupo, 1989; and Hartmann, 1981). Attempts to eliminate social class inequality will not eliminate sexism (or other inequalities). This is because patriarchy, a system whereby men achieve and maintain social, cultural and economic dominance over females and younger males (Jary & Jary, 2000, p. 445), existed prior to the development of capitalism and continues to exist in both capitalist and noncapitalist political-economic systems (Elliot & Mandell, 2001).

When considering self-employment as a means of empowerment and social mobility for women, female entrepreneurs continue to struggle for such achievements within a traditional male system. Tracy Ehlers and Karen Main (1998) find that state-promoted small business development programs in the United States (particularly those directed at women and welfare mothers) are problematic. These programs tend to disregard the sociocultural conditions that women bring with them to business—conditions which typically lead women to choose small-scale, undercapitalized and barely profitable “pink-collar” businesses (largely home-based operations)—that are centered on the type of work that women already do as part of their gender-specific role. Women’s economic vulnerability and social marginalization are perpetuated because they do not become part of the mainstream business world where the majority of economic power is centered and influential decision-making takes place. The state, by encouraging self-employment, not only limits women’s attainment of equality in the public sphere, but also maintains the

traditional female role in the domestic realm (Glassford, 1991). Therefore, the state's new economic role for women is viewed as another version of the productive/ reproductive dichotomy within the gendered division of labour. Conversely, the findings of Eileen Green and Laurie Cohen (1995) dispute the assertions of Glassford (1991) and Ehlers and Main (1998). They argue that, while women entrepreneurs identify success in different ways than men, self-employment *per se* does not impact on the conflict between women's business and personal lives.

Aside from these three fairly recent studies, the literature approaching entrepreneurship from a critical feminist perspective is scarce. Given that the rate of self-employed women has been increasing in recent years (Industry Canada, 1998), and given the current debates about the benefits (particularly long-term) of entrepreneurship, this lack of critical analysis is surprising. However, it does highlight the need for further research on gender and the state promotion of entrepreneurship.

Overall, Marxist-based perspectives on the state promotion of entrepreneurship training and development argue that such training does not represent opportunities for empowerment and social mobility. Rather, it represents a continuing process of proletarianization and marginalization.

Therefore, they argue that it is important to study those who promote, and take part in, entrepreneurship. This will reveal an understanding of the nature of power relations involved in the process of self-employment and the resulting conflict which may arise from those relations.

2.3.1.4 "Entrepreneurship is key to community economic development"

An analysis of the reasons for the current state promotion of entrepreneurship

training as a form of community economic development requires an understanding of the interrelated social, economic, cultural and political aspects that underlie Canada's and Saskatchewan's development policies (Brodie, 1990). The broader Canadian (neo-liberal) perspective on the promotion of the enterprise culture as a form of development has been outlined in Section 2.2. Canada's current policy on entrepreneurship training and development is based on a blend of market-based development theory and interventionist theory—both of which are theories of self-balance (Brodie, 1990). Any regional differentiation is perceived to be the result of factors *within* the region itself.

The province of Saskatchewan demonstrates a clear tendency toward a market-based theory of regional development. It has whole-heartedly pursued the promotion of entrepreneurship and, as a part of this, an emphasis on community 'self-determination'. In 2002, a report was sponsored by, and prepared for, the Government of Saskatchewan entitled, *Final Report of the Action Committee on the Rural Economy* (ACRE). The Report argues that "The creation of a thriving and profitable small business sector is the key element in revitalizing the economic health of rural Saskatchewan...*it is up to private enterprise not government* to create the new businesses and opportunities" (p. 26) [emphasis added], and furthermore that:

the fundamental change that must be made to revive the fortunes of rural Saskatchewan must come from within rural Saskatchewan. While the government has an important role to play in facilitating change, and outside investment in both terms of capital and people, at the end of

the day it is the residents of rural Saskatchewan that will
make the key difference in “turning around rural
Saskatchewan”. (p. iii) [emphasis as in original document]

The Report also emphatically asserts that a community economic development strategy must focus explicitly on the importance of both individual and community attitude, arguing that it is a “negative attitude” that limits the province’s growth:

The negativity about rural Saskatchewan does not make rural Saskatchewan an attractive place for new immigrants or for investment...it is the view of ACRE that reversing fortunes of rural Saskatchewan is unlikely to occur unless there is a change in the attitude about rural Saskatchewan...*the importance of attitude cannot be overstated.*” (pp. iii, 1-2) [emphasis added]

In response, the provincial government has begun an “attitude campaign” in 2003 entitled, “Our Future is Wide Open”. According to the government, the purpose of the campaign is to:

increase *optimism* among Saskatchewan people in the future of our province and our economy. We want to raise awareness both inside and outside the province of our progress in creating a more competitive investment climate. As well, we're promoting those things that make Saskatchewan unique - our culture and quality of life. All of

this will help attract more visitors, business and investment to our province. (Government of Saskatchewan, 2003)

This recent attitude campaign clearly demonstrates the province's acceptance that regional differentiation (and development) is connected to factors *within* the region. More importantly, the assertion that, "While the government has an important role to play in facilitating change...at the end of the day it is the residents of rural Saskatchewan who will make the key difference" clearly reflects an attempt to remove the state from responsibility (financially and politically) for the well-being of the people of Saskatchewan. It is the epitome of the new Schumpeterian workfare state.

Brodie (1990) links the state's continued retrenchment from such responsibility to processes of globalization which have severely limited communities' ability to create and develop effective economic development policies. For example, such free trade agreement provisions as "equal treatment" and "unfair subsidies" have placed local economic development policy under the scrutiny of international interests. "Equal treatment" refers to the insistence that local/national firms are not to receive any preferred treatment over international firms and "unfair subsidies" refer to the situation where any financially-supported government program or strategy can be challenged as mechanisms to provide local firms with an unfair advantage over international firms (see Clarke & Barlow, 1997).

In the face of this challenge, and the broader restructuring of the role of the state in the global economy, the government of Saskatchewan has now turned to the seemingly more efficacious policy of individual responsibility and community self-empowerment/determination, as expressed through its entrepreneurship training and development efforts.

From a critical standpoint, the result of this policy is twofold. Not only is the government able to remove itself from the responsibility for job creation and community sustainability, but it is also able to avoid much of the cost involved in such efforts. In this way, the current provincial government is able to avoid many of the pitfalls of past governments' attempts at economic development and job creation. Second, communities and individuals that follow the state's encouragement to learn how to start their own business are encouraged to perceive that, if their efforts at self-determination fail, it is the result of their own doing—their “negative attitude” in particular.

The state promotion of entrepreneurship training and development as CED, combined with the emphatic notion that “attitude” is central to such development, risks the reproduction of regional inequalities while, once again, ensuring the continuance of the capitalist economic system.

2.4 Chapter Summary

This chapter has examined the social and economic implications of neo-liberalism, globalization and the expansion of the enterprise culture via two opposing perspectives—neo-liberal and critical. The neo-liberal perspective views the processes of globalization and the expansion of the enterprise culture as contributing to new opportunities for growth and development, as well as opportunities for the alleviation of poverty and inequalities worldwide (WTO, 2003; and Korten, 2001). Entrepreneurs are seen as crucial agents of change via their contributions to job creation and the development of local, regional and national economies (Government of Canada, 1998; OECD, 1998; and Hoff Sommers, 1998).

Moreover, entrepreneurship provides opportunities for empowerment and independence for all individuals or groups—particularly those who experience marginalization (FSIN, 1997; Moore & Buttner, 1997; and Chiste, 1996). All entrepreneurs have an equal opportunity to succeed, if they exhibit determination and a positive attitude (ACRE, 2002). Failure, as part of the natural process of entrepreneurship, is part of lifelong learning. The state plays a key role in all of this, by providing the support required for the expansion of the enterprise culture (in Saskatchewan, this support is provided, in part, by Saskatchewan Learning (formerly Post-Secondary Education and Skills Training) through the Provincial Training Allowance). By providing the financial support to attend training programs, such as ETPs, the state seeks to provide individuals and communities with opportunities for independence through economic and community development.

Critical perspectives argue that the dissemination of neo-liberal ideology and the formation of global economic institutions have resulted in the reconstruction and reorientation of state power. This reorientation has led to the emergence of a new state form—the Schumpeterian workfare state (SWS)—which subordinates all institutions and policies to market forces, largely through the ratification of international economic free trade agreements (Jessop, 1994). This reorientation serves to benefit the world's richest individuals and regions, while disadvantaging the poorest (Robbins, 2002; Tabb, 2001; Korten, 2001; Allen & Thomas, 2000; and Clarke & Barlow, 1997).

Within this context, the state promotion of entrepreneurship is viewed as problematic based on both existing evidence as well as theoretical arguments. First, the majority of small business do not succeed (they become part of the “natural rate of closure”), the majority of small businesses do not create full-time jobs, and many do not

create any employment at all (Whyley, 1998; Statistics Canada, 1997b; and Dunkerley, 1996). In addition, the chances for small business success decline with routes into entrepreneurship. Individuals who enter entrepreneurship as a “last resort” or who have low levels of education, limited access to resources, and who already experience economic and social marginalization, are less likely to succeed (Whyley, 1998).

Critical theorists argue that the state promotion of the enterprise culture and entrepreneurship training and development is a response to the conflicting pressures of fiscal constraints and the public’s demand for individual and community assistance. However, political economists highlight the importance of considering the nature of power relations between the state and civil society. They assert that neo-liberal ideology, which promotes the core values of utilitarianism and materialism, underlies the state’s increased focus upon competition and individualism (Allahar & Côté, 1998; Livingstone, 1998; and Aronowitz & DiFazio, 1994). Moreover, the enterprise culture masks these power relations and the contradictions involved in the (global) capitalist economic system. This is achieved through its abstract and neutral discourse of independence, efficiency and its presentation of the free market as part of the ‘natural order of things’ (Tabb, 2001). This neutral discourse also involves conceptualizing the ‘entrepreneur’ as a homogeneous, unidimensional individual who has the same opportunities to succeed as any other (Tabb, 2001; and Allahar & Côté, 1998).

In reality, the state promotion of entrepreneurship is argued to be part of the broader, ongoing process of ‘workfarism’ or ‘market citizenship’. As such, it is understood as a strategy intended to re-direct the majority of the responsibility for job creation, education and training and economic development back to individuals and their communities (Allahar & Côté, 1998) at the same time as it increases its level of social control (Herd,

2002; and Donzelot, 1991). In this way, it facilitates the reproduction of social and regional inequalities through the processes of de-legitimization and marginalization (Allahar & Côté, 1998; and Clement & Myles, 1994), and depoliticization and containment (Harder, 1999; and Young, 1990). The conditions for the continuance of the capitalist economic system are ensured.

In conclusion, within the broader context of globalization and the expansion and promotion of an enterprise culture, as well as within the expanding and changing nature of the entrepreneurial class, there exists the proliferation of entrepreneurship training programs. A review of the arguments for, and against, such proliferation has been presented. Specific examples of the contradictions and complexities about the state promotion of ETPs have been discussed and questions have been raised about the potential for such programs to contribute to individual and community economic development in Saskatchewan. The Saskatchewan Training Strategy and, in particular, entrepreneurship training sponsored by the PTA (outlined in Chapter One), is a case in point.

Set within the context of Saskatchewan, this research seeks to explore the nature of ETPs for adults, young and old. What is their role in the promotion of an enterprise culture? A study of the goals and objectives of entrepreneurship programs, combined with a study of who is participating in the programs and why, will lead to such an understanding. It is upon addressing “who” that the changing face of entrepreneurship will be explored, as well as the broader implications of the state promotion of entrepreneurship training and development. To begin to respond to these questions, the methodological framework that follows in Chapter Three was developed.

CHAPTER THREE METHODOLOGY

3.1 Introduction

In the preceding chapters, the central research problem was presented, along with a discussion of its relevance as a topic worthy of investigation. It was stated that entrepreneurship training programs have proliferated within the broader context of the expansion and promotion of an enterprise culture by both the private and public sectors. ETPs have been presented as a means to address the problems of unemployment and community economic development. At the same time, the nature of the entrepreneurial class has been expanding and changing. Yet, research on ETPs is limited (Garavan & O'Connell, 1994) and the nature of such state-sponsored programs is poorly understood (Klein, 1996). This research seeks to understand *what is the role of ETPs in contributing to the promotion of an enterprise culture?, and what is the role of ETPs in contributing to the changing face of entrepreneurship?*

In Chapter Two, a discussion of the theoretical framework for this research project was presented—neo-Marxist political economy. This theoretical perspective provides the basis for a critical analysis of both structural and individual social relations. In particular, it focuses on the political and economic processes which contribute to the material conditions within which individuals and groups exist—processes of containment and depoliticization (Harder, 1999; Young, 1990), marginalization and legitimization (Carnoy & Levin, 1985; Allahar & Côté, 1998; and Clement & Myles, 1994).

Using a multimethod approach, data were collected through the distribution of two surveys (one to entrepreneurship training agencies and one to the participants of those agencies), as well as through face-to-face interviews with both agency administrators and participants. In this chapter, the nature of these survey(s) and interviews is discussed. This discussion includes a description of how the surveys were constructed; how, and when, the surveys and the interviews were completed; how the data were analyzed; and the limitations of the sampling and data collection methods. The results are presented in Chapters Four, Five and Six.

3.2 Place and Time of Study

This study focuses on the province of Saskatchewan. This province faces challenges in terms of the negative impact that both the declining role of traditional agriculture, and the loss of young adults (particularly its most educated) to other areas, has produced. In response, community development agencies have been established in the province (the majority of which are located in rural areas) that seek, through the provision of entrepreneurship training and development, to encourage individuals (particularly young adults) to remain in their communities, and to encourage economic growth. As the study was province-wide, the study area was divided into three main parts—North (Prince Albert and North), Central (Saskatoon and surrounding area), and South Saskatchewan (Regina and areas south).

In October, 1999, a pretest of both surveys was done with the cooperation of two entrepreneurship training and/or development agencies which were located in Saskatoon, but served individuals throughout the province. The final proposal, questionnaire and

consent forms were completed by the beginning of November, 1999. All aspects of the research proposal were submitted for the approval of the University of Saskatchewan Advisory Committee on Ethics in Behavioural Sciences Research. Committee approval for this study was granted on December 20, 1999.

Beginning in January, 2000, surveys (see Appendix Two) were mailed out to 67 entrepreneurship and development agencies (both government-funded and private) throughout Saskatchewan. Forty-one surveys were returned promptly—a response rate of 61%. Out of these 41 agencies, 17 (41.5%) offered actual entrepreneurship training programs (as opposed to solely information and support services). Beginning in March, permission was sought from each of the agencies for access to their ETP participants. Fourteen of the 17 agencies agreed to such access and between March and April, 2000, participant surveys (see Appendix Three) were distributed through these agencies. By the end of the summer, participants from 9 out of the 14 agencies had responded to the survey.

A preliminary analysis of the participant surveys was conducted between September and October of 2000. Face-to-face interviews were conducted between October and December of 2000 with ETP participants who resided in the following areas: Southeast, Eastcentral, Central, Westcentral, and Northcentral Saskatchewan.

3.3 Sampling

The target population for this study was individuals who were in the process of, or who had recently completed within the previous year (1999), an entrepreneurship training program in Saskatchewan. The sample obtained for this study depended upon the willingness of the agencies (and the participants within those agencies) to take part.

Data were collected through a multimethod approach (across-method, deductive triangulation). Veronica Thurmond (2001, p. 253) explains that the triangulation metaphor used in research originates from construction, surveying, and navigation at sea. It is based on the idea of using two known points to locate the position of an unknown third point, by forming a triangle. Across-method research, as one type of triangulation, uses both quantitative and qualitative methods to attempt to reduce the limitations that stem from using any one method. In this study, the theoretical basis is deductive and the quantitative project forms the basis of the triangulation. Findings from the surveys are addressed through interviews which take on an exploratory role to allow for the discovery of new, or possibly misunderstood, experiences. In other words, triangulation is a means of allowing information the researcher might not have considered to reveal itself. It is also argued to increase the researcher's ability to interpret the findings (Morse & Richards, 2002; Thurmond, 2001; Reinhartz, 1992; and Brewer & Hunter, 1989).

The data collection method involved a multi-stage, purposive sampling process. A purposive sampling method was used, given the relatively unknown nature, and size, of the ETP population. The goal of the research was to locate as many cases as possible, in order to provide a more comprehensive understanding of Saskatchewan ETPs and their participants. According to Neuman (1997, p. 206), this sampling method is used when a researcher wants to identify particular types of cases for in-depth investigation, and when she wishes to select members of a specialized population. Such was the case for this project.

The first stage of data collection involved the mail-out distribution of survey

packages to community development and/or training agencies¹ throughout the province in January, 2000. This was a cost-effective means of gathering information on the large number of entrepreneurship training and development agencies located throughout Saskatchewan. The list of possible agencies was compiled by contacting the Canada-Saskatchewan Business Service Centre in Saskatoon for a list of such agencies, as well as by searching the Government of Canada and Saskatchewan Government websites for a list of economic development and entrepreneurship training agencies.

Forty-one agencies completed the survey—a response rate of 61%. Of these 41 agencies, 17 offered an entrepreneurship training program, whereas the remaining 24 agencies offered various business support and information services. Of the 17 agencies throughout the province offering an ETP, 14 agreed to distribute surveys to participants who were either near completion or who had recently completed (in 1999) their ETP (the second stage of data collection).

Citing confidentiality issues of their own, the agencies were unwilling to provide me with a list of names and addresses to mail surveys out to past ETP participants at random. Instead, they agreed to contact past participants and distribute the survey packages to those willing to complete the survey. With respect to those participants currently attending ETPs, administrators were also reluctant to allow me to distribute the surveys in person, citing both confidentiality issues and program time constraints. Once again, administrators agreed to distribute the survey packages to those participants who

¹ Please refer to Appendix Four, *List of Saskatchewan Entrepreneurship Training and Development Agencies*.

indicated a willingness to complete them.

In an attempt to provide participants with the confidence that their responses would remain confidential, the agencies were provided with sealed packages that only the participant would open. The package included a Study Information Form, a survey with a pre-addressed, stamped return envelope that the participant could use to immediately seal and independently return the survey, and an Interview Participation Request Form with a second pre-addressed, stamped return envelope that was to be returned separately from the questionnaire.

Between March and April, 2000, a total of 194 surveys were provided to the 14 agencies (see Table 3.1). Four of the agencies (Agencies One, Three, Five, and Six) distributed the survey packages to the participants in person at the agency. The remaining 10 agencies mailed out the packages to participants, or used a combination of both in-person and mail-out distribution.

The surveys were returned slowly. By the beginning of June, only 33 surveys had been received. As a result, I contacted the agencies (some more than once) and requested assistance in encouraging the participants to complete the surveys. The agencies were cooperative and assured me that they would re-contact the participants and remind them about the survey. By the end of August, an additional 19 participant surveys were received.

Originally, in order to ensure that each area of the province—North (Prince Albert and areas North), Central (Saskatoon and surrounding area), and South (Regina and areas South) Saskatchewan—was equally represented, depending upon the number of agencies

and participants accessed from each area, it was expected that some proportional representation might be necessary. However, given the difficulty in collecting the participant data, proportional representation gave way to accepting any completed surveys. Nevertheless, the agencies included in the data set serve a wide geographical area throughout both central and southern Saskatchewan, though the Northern region of Saskatchewan agencies was not represented. It is important to note that just 19 participant surveys (9% of the original mailout) were sent to the two Northern agencies. In other words, the vast majority of agencies were located in central and south Saskatchewan. Therefore, although the North was not represented in the sample, it made up a very small proportion of the agencies offering ETPs.

Table 3.1 shows the participant response rate for each agency. Participants from 9 out of the 14 agencies responded to the questionnaire. Although the other 5 agencies had stated that they were willing to distribute surveys to their ETP participants, not one participant from those agencies returned a survey. The missing agencies included two privately-run agencies, one agency that ran in conjunction with Agency Three, and the two Northern agencies. I contacted these agencies to inquire about the reason why none of the participants responded to the survey. One private agency assured me that it had distributed the surveys and that it was up to participants to decide whether to return them. One of the Northern agencies explained that “participants could not be forced to complete the survey”.

Having received zero responses from five of the 14 agencies, the participant data discussed in this analysis can only be said to be representative of nine ETP agencies from

Table 3.1 Participant Response Rate, by Agency: Sample Percentages and Frequencies

	No. of Participant Surveys Delivered to Agency (as requested by agency)	No. of Surveys Returned	Response Rate
Agency 1	4	2	50%
Agency 2	12	7	58%
Agency 3	12	5	42%
Agency 4	24	7	29%
Agency 5	12	7	58%
Agency 6	12	7	58%
Agency 7	15	8	53%
Agency 8	20	7	35%
Agency 9	5	2	40%
Agency 10	12	0	0%
Agency 11	27	0	0%
Agency 12	20	0	0%
Agency 13	15	0	0%
Agency 14	4	0	0%
Total	194	52	Overall Response Rate 27%

both central and south Saskatchewan. From these 9 agencies, a total of 52 out of a possible 116 surveys was received—an overall response rate of 45% for that group of agencies.

Moreover, as a proportion of the total sample, each agency is reasonably well represented (between 10% and 15% of the total sample). Only Agencies 1 and 9 make up a noticeably smaller proportion of the total sample (each represents 3.8% of the total participant sample), but this is due to their very small ETP cohort size at the time of survey (see Figure 3.1).

Figure 3.1 Respondents' Proportion of Total Sample, by Agency

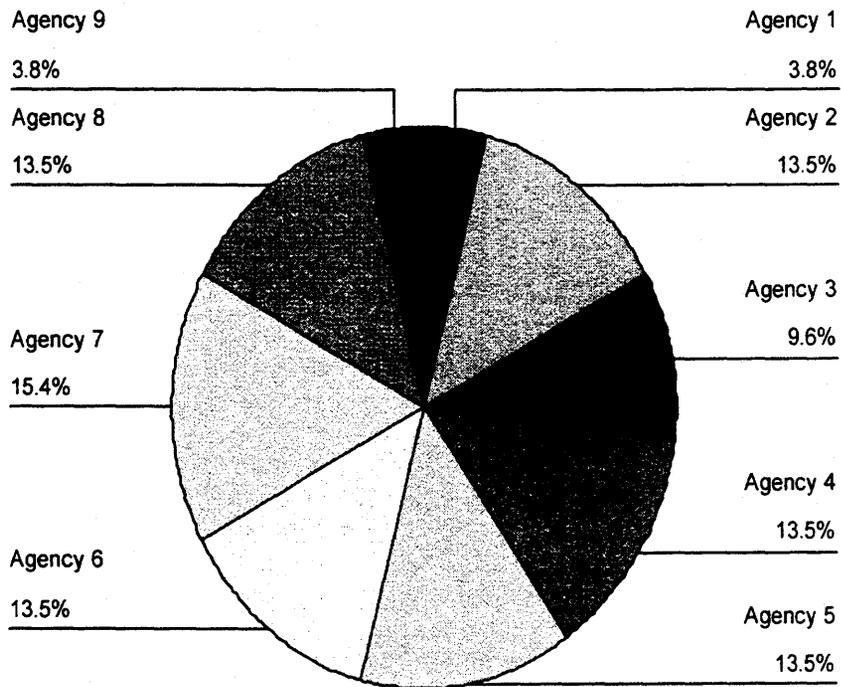


Table 3.2 presents the demographic characteristics of the sample population (gender, age, ethnicity, education level, income level, marital status, and rural/urban location). In addition, where possible, the table also compares percentages with data collected by the Saskatchewan Department of Post-Secondary Education and Skills Training (2000) on 8,458 Provincial Training Allowance (PTA) recipients². This comparison is relevant, as the research revealed that over 70% of the respondents (those attending Agencies 1, 2, 3, 5, 6, 7, and 8) were PTA recipients during, and (depending on

² A discussion of the Provincial Training Allowance (its structure and purpose) was presented in

**Table 3.2 Comparison of ETP Participant and PTA Recipient Demographics:
Frequencies and Sample Percentages**

Demographics	Frequency	Sample (%)	
		N=52	2000 PTA Pop'n (%) N=8,458
Gender			
Female	29	56	62
Male	23	44	38
Age			
18-25 years	20	38	36
26-29 years	9	17	23
30-40 years	10	19	29
Over 40 years	13	25	12
Ethnicity			
Aboriginal	7	14	60
Non-Aboriginal	45	86	40
Education Level			
			N=604
Less than grade 12	9	17	58
Grade 12	16	31	33
Some community college/tech school	9	17	N/A
Community college/tech diploma/cert.	9	17	N/A
Some, or completed, university undergraduate degree	7	14	6
Income Level (Total family income, all sources, 1999)			
			N=520
\$15,000 or less	16	31	Under \$10,000 49
\$15,001 to \$25,000	13	25	\$10,000-20,000 37
\$25,001 to \$35,000	8	15	Over \$20,000 14
\$35,001 to \$45,000	5	10	
Over \$45,000	6	11	
Marital Status			
Single - no children	21	40	33
Married/Commonlaw - no children	8	15	5
Single - children	10	19	43
Married/Commonlaw - children	11	21	19
Location			
Rural (town, farm or acreage)	38	73	N/A
Urban	12	23	N/A

Source: PTA Database, Saskatchewan Post-Secondary Education and Skills Training, 2000.
Missing responses and "other" are not included. The sample percentages may not add up to 100%.

need) up to six months after, their ETP. Given the small sample size, such a comparison provides a means of estimating the extent to which the study data parallel the characteristics of the broader PTA population in Saskatchewan.

The table shows the following similarities between the sample (ETP) and the provincial (PTA) populations: the majority of respondents were female (56% and 62%, respectively); the majority were under 30 years of age (55% and 59%, respectively); 31% of the ETP population and 33% of the PTA population had completed their grade 12; 40% of ETP respondents, and 33% of PTA respondents, were single with no children; and 21% of ETP respondents were married with children, compared to 19% of PTA respondents. Thus, when contrasting the results of the provincial PTA data and the study sample, similarities exist with respect to gender, age, education level and marital status.

Within categories, however, differences were evident. While the proportions of various age groups were comparable, in the "Over 40" category, the study population had double the percentage (25%) of this age group compared to 12% in the PTA population. This difference may be explained by the fact that the study population consisted largely of rural dwellers (73%) and, according to recent statistics, rural communities are characterized by a departure of individuals in the 20 to 29 age groups (Bollman, 2000, Slide 28). Moreover, entrepreneurship agency administrators reported that, due to the difficulty they faced (particularly in the rural areas) in recruiting young people to the ETPs, some agencies expanded their programs to include a wider age-range of adults.

With respect to ethnicity, the majority of PTA clients (60%) were of Aboriginal ancestry, compared to just 14% of the sample population. The low number of Aboriginal

participants in the province's ETPs, combined with the lack of representation from the Northern ETP agencies in the sample, is a possible reason for this discrepancy.

Canadian statistics reveal that Aboriginals have nearly double the unemployment rate of non-Aboriginals and a higher non-completion rate for high school, compared to non-Aboriginals (Bollman, 2000). As a result, it is not surprising that the following reported differences in income and education levels were found between the study sample and the PTA population as a whole. It was difficult to compare accurately for income level, because the PTA data used different categories than the sample data. However, although both populations were over-represented in the lower income categories, a much larger proportion of PTA recipients fell in these categories than the ETP population. With respect to education level, 33% of the PTA population and, similarly, 31% of the study population had completed their grade 12 or equivalent. However, 58% of the PTA population had less than grade 12, compared to just 17% of the study population.

With respect to marital status, 43% of PTA clients were single with children compared to 19% of the sample population. The lack of single parent representation in the present ETP sample may be due to the funders' policy of compulsory attendance (30 to 35 hours per week). According to some of the parents interviewed, taking part in the ETP was difficult, as childcare could not always be arranged. If participants did not attend the program regularly, they risked becoming "de-selected", according to one CFDC administrator.

Regarding the sampling of the interview participants, a total of 16 participants (9 females and 7 males) returned the Interview Request Forms—a response rate of 31% for

the sample. Given the limited number of individuals available, attempting to select interviewees in proportion to all of the main demographic characteristics of the sample population (e.g., rural/urban, income level, etc.) was not possible. It was decided that, at the very least, the correct proportion of female (56%) to male (44%) respondents should be attempted.

To begin with, any individual who returned a request form was contacted for an interview, though not all of them could be reached. The first round of interviews led to referrals and the interviews of five more ETP participants (two females and three males). In total, eighteen individuals (ten females (56%) and eight males (44%)) were interviewed, representing six of the nine agencies. Two of the 14 individuals who returned the participant request forms informed me that they had not completed a survey, but they did want to talk about their experiences in their ETP (this issue is explored further in Chapter Five).

3.4 Data Collection Procedures

3.4.1 The Self-Administered Questionnaires

The purpose of the agency questionnaire was, first and foremost, “fact-finding”. Given that very little had been documented about ETPs in the province, the survey sought information on the programs each agency offered, the goals and objectives of those programs, and on the criteria (if any) for each agency’s acceptance of program participants. The agency survey served as a starting point from which to access the study population—adults aged 18 or older who were participating in, or who had recently completed, an ETP in Saskatchewan. The instrument (Appendix Two) was a 42-item,

self-administered questionnaire, which included both closed- and open-ended questions.

The purpose of the participant questionnaire was to discover who was participating in Saskatchewan's ETPs, why, and the extent to which they believed their expectations of the program had been met. The instrument (Appendix Three) was a 53-item, self-administered questionnaire, which also included both closed- and open-ended questions, as well as a final section for written comments. This section was provided to allow respondents to include information that they did not feel they could provide within the structure of the survey.

A pretest of both the agency and the participant surveys was done with the cooperation of two provincial economic development agencies. Based on the feedback from individuals at both agencies, the surveys were revised. For example, it was noted that few of their participants were young adults and that many other agencies faced the same problem of trying to attract younger clients. Thus, although the project originally sought to survey young adults (aged 15 to 30) exclusively, the target group was broadened to include adults over the age of 30 (and the age categories on the participant survey were revised). In addition, both agencies highlighted the fact that the goal of their program was not to "teach" participants how to be successful in business. Rather, each agency sought to equip participants with the correct "tools" to be able to assess independently the viability of their proposed business. At the agencies' recommendation, question number 4 (f) on the agency survey was reworded to reflect this goal. The agency survey took approximately 30 minutes, and the participant survey took between 30 and 40 minutes, to complete.

Upon receipt of approval from the University of Saskatchewan Advisory

Committee on Ethics in Behavioural Sciences Research, the survey instruments were distributed. First, a package containing the agency survey was mailed out. The survey package included a cover letter explaining the purpose of the study, a Survey Information Form (Appendix Five), the survey itself, and a pre-addressed, stamped return envelope. The majority of agencies responded promptly, but those agencies which did not respond within two weeks of the initial mailout were contacted by phone and reminded about the survey. This resulted in the prompt return of several more surveys.

The second stage of the research involved the distribution of participant surveys to cooperating agencies. Most often, this distribution was carried out in person during the interview with the agency administrator. In some cases (e.g., Northern agencies), the packages were mailed out to the agencies and receipt of the surveys was confirmed by phone. The participant survey package included a Study Information Form, a survey with a pre-addressed, stamped return envelope that the participant could use to immediately seal and independently return the survey, and an Interview Participation Request Form (Appendix Six) with a second pre-addressed, stamped return envelope that was to be returned separately from the questionnaire. As mentioned previously, the surveys were returned slowly and the assistance of the administrators was requested, which resulted in the return of additional surveys.

3.4.2 Interview Data Collection

Whenever possible, the participant survey packages were delivered to the agency in person. This provided an opportunity to conduct informal, unstructured interviews with the agency administrators, meet the staff, and view the facilities and resources, such as

teaching space, computers (if present), and resource materials. It was not possible to meet with all 14 agency administrators in person (some cited time constraints and, in other cases, it was a matter of distance and lack of resources on the part of this researcher), but it was possible to converse with them by telephone. In-person unstructured interviews were conducted with administrators from Agencies One, Three, Five, Six, and Eight through Eleven (though, as stated previously, only participants from Agencies One through Nine actually returned a participant survey). The in-person interviews lasted longer than telephone conversations (between 30 minutes and two hours, compared to 15 minutes by phone). A tape-recorder was not used and no pre-determined set of questions was prepared. However, conversations with administrators were documented in my field notebook immediately after the fact.

It was noted that common themes began to emerge from our discussions (e.g., issues surrounding the ETP funders' definitions of "success" and the implications of these definitions for program goals and participant outcomes). Hence, where relevant, Chapter Five includes findings not only from the comments that administrators provided in the written survey, but also from the in-person discussions.

When interviewing the ETP participants, a semi-structured interview format was used. Morse and Richards (2002, p. 91) state that semi-structured interviews may be used in ethnography and grounded theory, or as a "stand-alone method". For the purposes of this project, they are used in the context of the latter method. Their purpose is to address the survey findings while simultaneously taking on an exploratory role for a better understanding of ETP participants' experiences. As the number of interviews with the

participants progressed, common themes were documented and saturation³ was eventually achieved. A total of 10 females and 8 males were interviewed (11 who, by the time of interview, had already ventured into small business operation).

According to Reinharz (1992, p. 22), the particulars of interviewing vary widely. In each study, it is up to the researcher to consider a number of factors, including practical details, such as where the interview will take place. Moreover, another issue for feminist interview researchers is trust (Reinharz, 1992, p. 29). This study was no exception. In order to make the participants feel as comfortable as possible during the interview, I asked them to choose the place, and time, that they would like to meet. In some cases, I met the participants at their business (some participants had already completed their ETP and were currently in the process of business startup). I met other participants in a coffee shop and/or local restaurant of their choosing. I chose casual dress for the interview, hoping to make the interviewee feel comfortable. According to Babbie (1992, p. 270) “the interviewer should dress in a fashion similar to that of the people he or she will be interviewing.”

Reinharz (1992, p. 22) writes that another factor to be considered is how the information will be recorded (i.e., notes, check-marks, audiotape, videotape). Morse and Richards (2002) argue that, while there are several ways of recording data, none is inherently superior to any other. They state, “Some researchers who are trained as observers assert that the best records come from listening and remembering, with no

³ Morse and Richards (2002, p. 100) define saturation as the replication of data or the verification of incidents/features/facts by several participants.

technology intervening” (2002, p. 99).

In regard to this particular consideration, once again, trust was an issue. The first three interviewees were very uncomfortable with having the interview tape-recorded. They had strong feelings about their ETP experience and did not want anything they might say to put them at risk of losing their PTA. The nature of their interviews revealed a strong sense of mistrust, resentment and frustration⁴. At their request, and in order to gain their trust, I did not use my tape-recorder. Instead, I conducted the interviews with pen and paper in hand, making minimal notes to ensure the participant had my full attention. At the end of the interview, I repeated back to the participant what I perceived were the main points of our discussion and asked them to confirm the extent to which they agreed. If they did not agree, I asked for clarification. Immediately after the interview took place, I went to my car and documented our discussion in my field notebook. I documented the place and time of the interview, the main points of our discussion, memorable quotes, as well as some of the characteristics of the interviewee. Since I had completed the first interviews without a tape recorder, in order to be consistent, I used the same method throughout the rest of the interview data collection. Generally, the interviews lasted between 60 and 90 minutes.

3.5 Processing and Analysis of the Data

3.5.1 Processing and Analysis of the Self-Administered Questionnaires

The self-administered questionnaires were colour-coded according to the agency that

⁴ Dean Herd and Andrew Mitchell (2002) also found that social assistance recipients expressed suspicion and distrust after their experience with assistance programs in Ontario. This sense of mistrust and frustration is elaborated further in Chapter Five, but may be, in part, an explanation for

they were collected from. Following this, a review of the responses was carried out in order to facilitate the construction of the code manuals for each survey. For closed-ended questions, coding was assigned in numerical order. For example, a “yes” response was coded as 1 and a “no” response was coded as 2. In some cases, it was possible to respond with more than one answer. For example, both surveys asked respondents to list, in order of importance, the five main characteristics that a successful entrepreneur must possess. In this case, each response was coded as a separate variable: First characteristic, Second characteristic, Third characteristic, and so on.

For open-ended responses, categories were created, and subsequently coded, based on similar terms, concepts and/or themes used often or repeatedly. However, for the participant survey, questions 38, 45 and 46 on occupation were coded using the Statistics Canada National Occupational Classification (NOC) coding system (categories were subsequently collapsed further). Regarding the open-ended question on participants’ ethnicity (question 42 on both surveys), many respondents classified themselves as simply Canadian or “_____ -Canadian”. Therefore, the categories were collapsed as English-Canadian (1), Aboriginal (which included Métis—no responses specified status or non-status) (2), French-Canadian (3) and Other (4). In some cases, the categories were collapsed further into Aboriginal and Non-Aboriginal. Unanswered or illegible responses were coded as “missing responses” or 9.

Upon completion of the code manual, survey responses were entered directly into a data analysis program, the Statistical Package for the Social Sciences (SPSS, version

the low ETP participant survey response rate.

11.0). The data were then cleaned, in order to eliminate any nonsensical responses or errors. In order to facilitate the creation of tables that did not feature a large number of empty cells, the categories of certain variables were collapsed and recoded. Through SPSS, bivariate cross-tabulation tables were created and the cells within each table displayed both the frequency and percentage of the responses. The percentages in each cell were calculated by dividing the frequency of responses within each cell by the total number of respondents, or the total number of females or males, if the table was controlling for gender.

With respect to levels of measurement, the variables used were nominal and ordinal (with respect to categories of agreement). According to Marija Norusis (1993, p. 215), ordinal variables can be examined by using nominal measures, such as the chi square test of hypothesis, in order to determine the statistical significance of the distributions of the data within the tables. According to Joseph F. Healey (1993), this test requires only nominally measured variables and is computed from bivariate tables in which the number of rows and columns can be easily expanded. However, one limitation of the chi square test is that, when the sample size is small, it can no longer be assumed that the sampling distribution of all possible sample test statistics is accurately depicted by the chi square distribution (Healey, 1993). Given that the sample size of the population is relatively small and represents a degree of self-selection, the chi square is not included in the analysis, only the frequencies and percentages.

In some cases where the table produced a large number of empty cells, categories were collapsed. For example, for categories of agreement:

strongly agree		
agree		agree
disagree	became	disagree
strongly disagree		undecided
undecided		

Although some of the information is inevitably lost in this collapse, it is considered necessary, in order to decrease the number of cells with expected frequencies of five or less. Finally, it is important to note that the data analyses involve the distributional hypotheses and measure the strength of the association between the variables, not causation.

3.5.1.1 Cross-tabulation Analyses

The cross-tabulations include frequencies and percentages which have been rounded to the nearest integer. Each table also includes the number of missing responses, which were defined as any question that was left unanswered or illegible. The contents of the tables have been analyzed in terms of the following factors: results of the total sample population; and (where applicable) comparisons between the variables of gender, age, class, ethnicity and location (rural/urban).

In order to clarify, or complement, the meaning of some tables, survey comments and/or open-ended responses have been included. Upon completion of the analyses, the most salient results and their implications are discussed in Chapter Five.

3.5.2 Processing and Analysis of the Interview Data

The field notes served as a summary representation of the interviews, though they often included verbatim quotations that I had written down during the interview or that were particularly memorable. The notes were transcribed and the participants' names were

changed, in order to ensure confidentiality. Two copies of the interview transcript, two copies of the Transcript Release Form (one for the participant to keep and one to be returned to me) and one stamped, return- addressed envelope was sent to each of the interviewees for their review and approval in late January, 2001. This final step was another means to ensure that the interview data accurately reflected the perceptions and experiences of the participants.

The transcripts were studied for prevalent concepts and themes, and comparisons were made between cases to examine the extent to which participants' experiences were similar or different. These findings are also presented in Chapter Five.

3.5.3 Operationalization

Figure 3.2 provides an outline of the methodological conception upon which the surveys are constructed. This study has three main objectives. First, I am studying ETPs in terms the nature of their programs and services, and their goals and objectives. This first objective is meant to elucidate the role that Saskatchewan's entrepreneurship training programs play in contributing to the promotion of an enterprise culture. Second, I am studying who is participating in ETPs, why, and what they expect to gain from such participation (their goals and objectives). This second objective is meant to elucidate the role, if any, that ETPs play in contributing to the changing face of entrepreneurship. Third, I am studying the extent to which the goals and objectives of ETPs correspond with those of the participants. If they do not correspond, in what ways do they fail to do so and what are the implications of this discord? This third objective is meant to discern more clearly the nature of the relationship between ETPs and the participants of those programs.

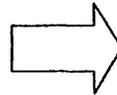
Figure 3.2 Conception of Analyses

Agency Context:

Community characteristics
ETP funding base (the state)
Nature of ETP agency and services

Participants:

Participant characteristics
Motivation to do ETP



Goals and objectives
expected to be achieved
through ETP



Consensus?
Conflict?

Goals and objectives
expected to be achieved
through ETP



Role of ETP in:
a) promoting an
enterprise culture
b) changing the face
of entrepreneurship

For the agency questionnaire, questions 1-20 seek information about the agencies, the programs they offer, and the clients they serve. In addition, I have used multiple specific measures or indicators in the agency questionnaire in order to operationalize the following two central constructs: (the promotion of) “enterprise culture” and “community economic development”.

1. “enterprise culture”. The following dimensions signify the elements of the enterprise culture: a belief in the pursuit of individual profit through business ownership, combined with a perception of the following aspects related to individual business ownership as virtuous: individualism, risk and utilitarianism. This definition is operationalized through the following indicators:

individualism—self-reliance, hard work and determination; success is up to the individual; **risk**— risk-taker, innovative, not afraid of change, flexible; and **utilitarianism**—materialism and profit accumulation, as opposed to contributions to social development, are presented as the main indicator of business success (questions 29, 32-34).

2. “community economic development”—community economic development (CED) is defined as the long term process of change with the goal of stimulating local economic activity, and includes a sense of community pride (McCarthy, 1999). CED is also viewed as a participatory, holistic process that leads to positive, concrete changes in communities by creating employment, reducing poverty, contributing to the health of the natural environment, and stabilizing local economies (Community Economic Development Centre at Simon Fraser University, 1995). This definition is operationalized through the

following indicators: **commitment to local economic development**—intention to establish, or promote the establishment of, an enterprise⁵ in the local community; **community pride**—a belief in the importance of contributing to the social and environmental well-being of the local community; **intention to remain in the community**—a belief in the importance of living and establishing a home in the community, as well as running a business (questions 21, 25, 27, 28, 30-32). Finally, questions 37-41 provide demographic information about the administrator of the agency.

If the majority of agencies report a consistent set of goals in relation to their ETPs—goals which promote an enterprise culture as defined above—then ETPs can be said to be promoting a non-critical (i.e., non-problematic) view of entrepreneurship which is based upon a strong ideological foundation of individualism and utilitarianism. One implication of the non-critical promotion of an enterprise culture by ETP agencies may be that the relevance of power relations, and individual's differential access to resources based on these relations, is disregarded. This consideration, and other implications, will become clearer upon examining the perspectives of the participants of ETPs.

3.5.3.1 Small Business Index Measure

A small business index was also created and included in the survey instruments in order to measure the extent of agencies' and participants' commitment to the enterprise culture. A set of ten statements was included in the index. Statements 1, 2, 4, 5, 7 and 9 (covering issues such as how to define business success, perspectives on government

⁵ Does this encouragement to establish an enterprise in the local community involve the encouragement to pursue any specific type of enterprise, such as agricultural enterprise development?

regulation, and what the main goal of a small business owner must be) measured respondents' commitment to the enterprise culture and rugged individualism⁶. Statements 3, 6, 8 and 10 measured respondents' awareness of social issues beyond (rugged) individualism and materialism, such as commitment to the environment and community development. Questions 3, 6, 8 and 10 were scored SA=4, A=3, DK=0, D=2 and SD=1. Conversely, questions 1, 2, 4, 5, 7 and 9 were scored SA=1, A=2, DK=0, D=3 and SD=4. The higher the score, the stronger the "pro-social position" and the lower the score, the stronger the "pro-enterprise" position of the respondent. The highest possible score was 40, indicating a strong commitment to a "pro-social" position. The lowest possible score was 10, if the respondent was completely committed to an enterprise philosophy. If all statements were answered "don't know", the score would have been 0. In the data code book, a score of 26-40 was coded as 1 and labelled as "pro-social"; a score of 16-25 was coded as 2 and labelled as "mixed enterprise/social"; and a score of 1-15 was coded as 3 and labelled as "pro-enterprise".

Within the questionnaire for ETP participants, questions 32-53 provide detailed demographic information about the participants. However, the second objective of this research is to understand the role, if any, that ETPs play in contributing to the changing face of entrepreneurship. This involves establishing *who* is participating in ETPs, why, and what they expect to gain from such participation (their goals and objectives). With this

⁶ When presenting the results of the index measure in Chapter Five, the set of ten statements were rearranged, so that the "pro-enterprise" statements were listed in order from 1 to 6, followed by the "pro-social" statements in the order of 7 to 10. The "pro-enterprise" and "pro-social" statements were intermixed within the survey, in order to encourage careful consideration of the meaning of each statement.

objective in mind, the following three central constructs are operationalized: (the promotion of) “enterprise culture”, “community economic development”, and “motivation to do entrepreneurship”. The first two constructs are operationalized in the same manner as the agency questionnaire, as previously described above. The questions which address “enterprise culture” include 7, 18-20, 22 and 24-29, with the latter set of six questions dealing specifically with respondents’ perceptions of entrepreneurship in relation to their participation in an ETP. The questions which address “community economic development” include 1-6, 11 and 16.

The construct “motivation to do entrepreneurship” stems from the theoretical assertion that the “changing face of entrepreneurship” is more about individuals (and the state) seeking alternatives to unemployment than it is about adopting wholeheartedly the tenets of the “enterprise culture”. I have operationalized this construct through the following indicators (taken from Whyley, 1998, p.12) of four routes into self-employment:

- | | |
|-----------------------------|--|
| reluctant recruits | <ul style="list-style-type: none"> - entered self-employment with great reluctance. - wanted to work as employees, but no labour market opportunities available. - self-employment offered the only opportunity to work. - no positive attitude towards self-employment. |
| constrained choice entrants | <ul style="list-style-type: none"> - entered self-employment because of disadvantage in the labour market; would have preferred work as employees. - unable to find suitable employee work due to restricted labour opportunities. - some positive attitudes to self-employment—believed it offered some good opportunities. |
| positive choice entrants | <ul style="list-style-type: none"> - chose self-employment, because it offered the best opportunities at the time. - successful employees, entered self-employment after experiencing a ‘trigger’ factor (e.g., a sudden windfall or realized their job was “going nowhere”). - may not have considered self-employment without trigger factor. |

- very positive attitudes to self-employment—enthusiastic about opportunities.
- entrepreneurs
- perceive self-employment as the ‘natural’ state; always aspired to self-employment.
 - unhappy and/or unable to progress as employees.
 - few opportunities to do well as an employee.
 - very positive attitudes to self-employment—believe it offers the best opportunities.

Questions 8 - 10, 17, 21, 23 and 30-37 address ETP participants’ “motivation to do entrepreneurship”. Questions 30-37 address the specific educational and occupational backgrounds of the participants. If the majority of individuals fall into the first two routes into self-employment, then the nature of the role that ETPs play in contributing to the changing face of entrepreneurship can be said to be one of serving as the “last resort” for individuals who have found themselves excluded from the labour market. If the majority fall into the last two routes into self-employment, then the nature of the role that ETPs play in contributing to the changing face of entrepreneurship can be said to be one of facilitating individuals’ desire to pursue entrepreneurship.

The following independent variables were measured: class (SES), gender, ethnicity, age, location (urban defined as any town with a population of 10,000 people or greater; rural defined as any town with a population of less than 10,000 people), marital status, and familial status. The variable of class (SES) is measured through a number of indicators, which include the following variables: education level (of respondents and their parents); occupational status; main source of personal income; total family income; and description of family’s financial situation.

3.6 Limitations

The following limitations should be taken into account when considering the results of this research. First, the data collection method used was not random. Rather, it included a certain amount of self-selection by participants and agencies, as they were provided with the survey packages and were faced with the option to complete the questionnaire and return it to the researcher. As a result, a certain amount of bias has occurred in the research. Second, due to the limited response rate, the sample size obtained was relatively small. Third, the interview data are a summary representation of ETP participants' experiences and cannot be considered generalizable to the experiences of all ETP participants. Moreover, this research does not reflect all possible ETP scenarios (i.e., variations) that may occur by province. The data can only be said to be representative of the nine agencies which took part in this research project. Lastly, it should be noted that many of the ETP participants faced a unique situation in that they were dependent upon government financial support, which hinged on their participation in their ETP. Consequently, they expressed a great concern with confidentiality. Interview participants indicated a strong desire to discuss their experiences in an ETP, but were concerned that some of their responses might lead them to lose their Provincial Training Allowance. Thus, it is possible that, despite all assurances on the part of this researcher, ETP participants' concerns with confidentiality might have limited their desire to disclose certain information about their experiences—particularly in the written questionnaire. Chapter Four presents the context of entrepreneurship training agencies in Saskatchewan.

CHAPTER FOUR

ENTREPRENEURSHIP TRAINING AGENCIES IN CONTEXT

4.1 Introduction

This chapter presents a discussion of the nature of the entrepreneurship training programs and services provided by the agencies. Six of the agencies that participated in this study were either Community Futures Development Corporations (CFDCs) or they were partnered with such corporations. The majority of agencies were funded mainly through Western Economic Diversification Canada (WD) which funds the Community Futures Program. One inner-city development agency was funded through the Saskatchewan Government's Neighbourhood Development Organization (NDO) Initiative. The majority of entrepreneurship training programs offered by the agencies were funded through Canada-Saskatchewan Career and Employment Services and the Provincial Training Allowance (PTA). Also, the majority of participants were referred to an ETP by HRDC or Canada-Saskatchewan Career and Employment Services.

Section 4.2 presents a brief description of the structure of the entrepreneurship training program. Section 4.3 describes the nature of the entrepreneurship training and development services that each agency provided, and the community profile (i.e., regional characteristics) for each agency. This information is meant to contribute to an understanding of the context within which each agency operated. A summary of the

profile and context information¹ is presented in Tables 4.1 and 4.2. Finally, Section 4.4 summarizes the chapter and introduces Chapter Five, *The State Promotion of Entrepreneurship*.

4.2 The Structure of Entrepreneurship Training Programs

With respect to Self-Employment Programs in particular, there are currently three areas under which income support (the PTA) is available:

1. Self-employment-Employment Benefits and Support Measures: participants must be Employment Insurance (EI) eligible (i.e., currently on EI, have established regular claims during the last three years, or had parental/maternity claims during the last five years).
2. Youth Entrepreneurship: participants must be under 30 years of age and without established EI claims (the Gateway 2000 program is part of HRDC's Youth Employment Strategy).
3. Opportunities Fund: Community or disability organizations are given funding for self-employment initiatives through the Opportunities Fund. Under the Opportunities Fund, participants cannot be EI eligible.

According to the agencies, participants who were receiving government financial assistance through the PTA were compensated at a rate of \$6.00 per hour and were required to attend the ETP 6 hours per day, 5 days per week during the first three months of the program (\$720.00 per month) and 7 hours per day, 5 days per week for the remaining three and a half months (\$840.00 per month), for a total of six and a half months of training. This income was taxable. Any other earnings/reportable income that they received during their training was deducted from their PTA. If they failed to attend regularly, they risked being "de-selected" from the program. Participants who went on to start their own business were able to apply for an extension of the PTA. If they were

¹ The sources for all agency context information are provided in Appendix One.

approved, they were usually eligible for income support for a maximum of six months.

Components of most self-employment programs include skill training, assistance in researching the viability of participants' business ideas, and facilitating the development and implementation of business plans (Human Resources Development Canada, 2002a). According to the agencies in this study, the Self-Employment Program is essentially a pre-packaged program that is to be applied consistently and universally. Participants are required to complete four modules²: personal skills and development, market research, financial management and accounting, and business plan development. The first module, personal skills and development, served as means of self-assessment as well as an introduction to entrepreneurship. It was designed to assist the participant in discovering his/her skills and abilities. It also involved developing participants' interpersonal, communication and organizational skills. The second module, market research, addressed various issues including knowing the market, product promotion, pricing and competition, public relations, and customer service. The third module on financial management and accounting addressed factors such as record keeping, inventory management, human resource management, billing and payment terms, locating financing, financial strategy preparation, and bankruptcy.

The first three modules were designed to prepare the participants for the development, writing, and presentation of their business plan. This development included elements such as "a reality check" (i.e., an examination of the feasibility of the business idea), a timetable for operations, and a strategy for addressing the variable factors that

² This information was gathered through interviews with agency instructors/administrators and ETP

might affect the business (i.e., tracking deviations between actual and planned results, in order to “fine tune” the business operation).

The business plan was submitted for review by the agency instructors, administrators, and/or selected experts in the field of business (these varied, depending on the agency). Participants were provided with feedback and were required to make changes in order for their plan to be considered successfully completed. Agency administrators all stressed that the business plan was the most difficult, but crucial, module as it served as a blueprint, providing step-by-step instructions on how to “translate a business idea into a business that profits”. Perhaps not surprisingly, data in Chapters Five and Six reveal that participants found the business plan the most difficult component of the program to complete successfully.

4.3 The Nature and Context of the ETP Agencies

4.3.1 Agency One

Agency One was a regional economic development agency (REDA) with less than five staff members. The agency also offered training programs for a larger training institution (SIASST). The population size of the area to which the agency provided services was over 20,000. The agency served east-central Saskatchewan; mainly rural areas. The agency offered the following types of services: a credentialed ETP (Self-Employment Training Program through SIASST); an informal ETP; mentoring referrals; small business viability self-assessment tools; a business resource centre; business counseling; links to financing; and internet access. This was the first time the agency offered an ETP and less

participants, and is a summary of various information materials provided to the researcher by the agencies.

Table 4.1 Community Context, by Agency

Community Context	Agency One	Agency Two	Agency Three	Agency Four	Agency Five
Provincial Location	Eastcentral Saskatchewan	Southeast Saskatchewan	Westcentral Saskatchewan	Central Saskatchewan	Northwest Saskatchewan
Land	Semi-arid	Dry, sub-humid	Semi-arid	Semi-arid	Semi-arid
Annual Mean Precipitation	350-400mm	400-450mm	300-400mm	300-350mm	250-400mm
Land Use	Agricultural	Agricultural (Cropland)	Agricultural (Cropland)	Agricultural	Agricultural (hogs)
Economic Base	Mixed Agriculture & Farm Implement Manufacturing	Agriculture	Mixed Cereal & Grain Farming	Mixed cereal and grain farming (irrigated) and cattle ranching	Agriculture & Manufacturing
Has Population Changed Over Past 10 Years?	↑ from just under 5,000 in 1991 to over 5,500 in 2001	↓ from 797 in 1991 to 638 in 2001	↑ from 2,519 in 1991 to 2,723 in 2001	↑ from 2,093 in 1991 to 2,401 in 2001	↑ from 14,348 in 1991 to 15,572 in 2001
Unemployment Rate for the Area (1996)	6.2%	5.7%	6.1%	7.1%	8.4%
Average Total Income of Persons Reporting Income in this Area (1996)	\$20,837	\$18,559	\$23,170	\$22,238	\$21,003
Average Education Level (Aged 25 & Over)	Less than Gr. 9: 29% Gr. 12/Some post-secondary: 50% Trade/non-university: 36% University: 12%	Less than Gr. 9: 28.8% Gr. 12/Some post-secondary: 37.5% Trade/non-university: 18.3% University: 3.8%	Less than Gr. 9: 15.5% Gr. 12/Some post-secondary: 58.4% Trade/non-university: 41.9% University: 12.7%	Less than Gr. 9: 18.5% Gr. 12/Some post-secondary: 56.5% Trade/non-university: 37.3% University: 15.5%	Less than Gr. 9: 16.9% Gr. 12/Some post-secondary: 56.6% Trade/non-university: 40.7% University: 12.1%
Aboriginal/Visible Minority Representation in this Community	30 individuals of Aboriginal origin	75 Aboriginals & 40 visible minorities	10 Aboriginals & 65 visible minorities	10 Aboriginals & 35 visible minorities	Aboriginals made up 16% of the population (2210); Other visible minorities made up less than 1% (120)
Political Climate of the Community	Elected the Saskatchewan Party in 1999 & the Canadian Alliance Party in 2000	Elected the Saskatchewan Party in 1999 & the Canadian Alliance Party in 2000	Elected the Saskatchewan Party in 1999 & the Canadian Alliance Party in 2000	Elected the Saskatchewan Party in 1999 & the Canadian Alliance Party in 2000	The Provincial seat for this area is held by an independent representative; the Canadian Alliance Party was elected in 2000

Table 4.1 Community Context, by Agency (Continued)

Community Context	Agency Six	Agency Seven	Agency Eight	Agency Nine
Provincial Location	Central Saskatchewan	South Saskatchewan	Eastcentral Saskatchewan	Central Saskatchewan
Land	Semi-arid	Very dry, semi-arid	Semi-dry, sub-humid	Semi-arid
Annual Mean Precipitation	360mm	300-400mm	350-400mm	360mm
Land Use	Agricultural & Some Mining	Agricultural (Cropland)	Agricultural & Mixed Farming	Agricultural & Some Mining
Economic Base	Varied: agriculture, mining, manufacturing, education, health & social service	Grain Farming & Cattle; Oil & Gas Production	Agriculture (grains, oil seeds, hogs, cattle & turkeys)	Varied: agriculture, mining, manufacturing, education, health & social service
Has Population Changed Over Past 10 Years?	↑ from 186,067 in 1991 to over 211,957 in 2001	Stable, from 2,774 in 1991 to 2,777 in 2001	Stable, from 656 in 1991 to 671 in 2001	↑ from 186,067 in 1991 to over 211,957 in 2001
Unemployment Rate for the Area (1996)	7.8%	7.1%	7.0%	7.8%
Average Total Income of Persons Reporting Income in this Area (1996)	\$24,284	\$23,190	\$19,683	\$24,284
Average Education Level (Aged 25 & Over)	Less than Gr. 9: 10% Gr. 12/Some post-secondary: 71% Trade/non-university: 51% University: 22%	Less than Gr. 9: 17.6% Gr. 12/Some post-secondary: 51.8% Trade/non-university: 31.4% University: 6.2%	Less than Gr. 9: 39.1% Gr. 12/Some post-secondary: 41.3% Trade/non-university: 30.4% University: 17.1%	Less than Gr. 9: 10% Gr. 12/Some post-secondary: 71% Trade/non-university: 51% University: 22%
Aboriginal/Visible Minority Representation in this Community	Aboriginals made up 7.5% of the population (15,545); Other visible minorities made up 5% (11,035)	50 Aboriginals & 60 visible minorities	Fewer than 10 persons of Aboriginal origin	Aboriginals made up 7.5% of the population (15,545); Other visible minorities made up 5% (11,035)
Political Climate of the Community	Elected the New Democratic Party in 1999 (provincial election) & the Canadian Alliance Party in 2000	Elected the Saskatchewan Party in 1999 & the Canadian Alliance Party in 2000	Elected the Saskatchewan Party in 1999 & the Canadian Alliance Party in 2000	Elected the New Democratic Party in 1999 (provincial election) & the Canadian Alliance Party in 2000

Table 4.2 Agency Characteristics, by Agency

Characteristics	Agency One	Agency Two	Agency Three	Agency Four	Agency Five
Agency Type	Regional Economic Development Corporation	Community Futures Development Corporation	Regional Economic Development Corporation	Regional Economic Development Corporation	Community Futures Development Corporation
Number of Staff	Less than five	Less than five	Less than five	Less than five	Less than five
Population Size of Area Served	Over 20,000	Over 20,000	Between 5,000 & 10,000	Over 20,000	Over 20,000
Services Offered	Credentialed ETP; informal ETP; mentoring referrals; "small business viability self-assessment tools"; resource centre; counseling; access to financing; internet access	Self-employment and youth entrepreneurship training (no longer offered); access to small business loans; "small business viability self-assessment tools"; business plan development; cash flow analysis; financial forecasting	Informal ETP; access to small business loans and grants; "small business viability self-assessment tools"; business plan development, market research and strategy outlines; business resources	Informal ETP; access to small business loans; "small business viability self-assessment tools"; feasibility studies; business plan assistance; financial projections; resource library	Informal ETP; access to small business loans & grants; "small business viability self-assessment tools"; business planning, outline and evaluation; resource library; multimedia; computer skills; web page design and development
Number of Participants	Less than ten	Between ten & twenty	Less than ten	N/A	Between ten and twenty
Length of ETP	Twelve weeks	Longer than six months, but less than one year	Between one and six months, depending on individual need	N/A	Forty weeks
How Often is ETP Offered?	Once per year	Once per year	Throughout the year	N/A	Once per year
How are Participants Recruited?	Agency recruitment & referrals from Canada-Saskatchewan Career & Employment Services	Participants were directed to the agency by the Canada Employment Centre/HRDC	Directed to the Agency through a "network of partners" (Canada Employment Centres and SIAST); Voluntary application	N/A	Active recruitment and referrals from Canada-Saskatchewan Career and Employment Services
Requirements to Participate in the ETP	Employment Insurance or Social Assistance recipient	Employment Insurance recipient & reside within the geographical area served by the agency	Employment Insurance or Social Assistance recipient and have a proposed entrepreneurship plan ready	Reside within the geographical area served by the agency	Employment Insurance recipient and between the ages of 18 and 29 years of age
% of Participants who went on to Start a Business	ETP too recent to know	Between 25% & 50%	Over 75%	Between 51% and 75%	ETP too recent to know
Post-Program Services Offered by Agency	Business counseling & mentoring	Counseling & business resource information	vary, based on client need	Mentorship and monitoring of participants' businesses	Business counseling; self-directed study; use of resource centre;

Table 4.2 Agency Characteristics, by Agency (Continued)

Characteristics	Agency Six	Agency Seven	Agency Eight	Agency Nine
Agency Type	Urban Development Corporation	Community Futures Development Corporation	Development Corporation	Non-profit Membership Organization
Number of Staff	Less than five	Less than five	Between five and ten	Between five and ten
Population Size of Area Served	Between 10,001 and 20,000	Over 20,000	Over 20,000	Over 20,000
Services Offered	Informal ETP; access to small business loans; referrals for small business grants; mentoring referrals; one-on-one business counseling	Informal ETP; access to small business loans; "small business viability self-assessment tools"; business profiles; internet access; a small resource library	Informal ETP; access to small business loans; mentoring referrals; interactive business planning tools; approved supplier of self-employment training for SK Post-Secondary Education and Training; operates as a regional service site for the Canada-Saskatchewan Business Service Centre	Informal ETP; rural entrepreneurship training; access to small business loans; mentoring referrals; "small business viability self-assessment tools"; business development workshops; resource library; newsletter
Number of Participants	Between ten and twenty	Less than ten	Over twenty <i>per year</i>	Between ten and twenty
Length of ETP	Longer than six months	Between one and six months	Ongoing basis; duration varies with client need	Less than one month
How Often is ETP Offered?	Once per year	Two to three times per year	Ongoing	Two to three times per year
How are Participants Recruited?	Referral from a government agencies or community groups; active recruitment; voluntary application	Active recruitment; voluntary application	Active recruitment; referrals from Canada-Saskatchewan Career and Employment Services; voluntary application	Active recruitment; voluntary application
Requirements to Participate in the ETP	In receipt of Employment Insurance or Social Assistance (in special cases, underemployed and low income allowed)	Have a sound business idea	No specific criteria	Specifically for females, but men may attend training or apply for loans in partnership with females
% of Participants who went on to Start a Business	ETP too recent to know	Over 75%	Over 75%	Less than 25%
Post-Program Services Offered by Agency	Limited one-on-one assistance, based on individual need	Varies, based on client request	Business counseling; monitor/follow-up; mentoring; financing	Business advising; a network of "chapters" throughout the province to provide support

than ten individuals participated. The ETP lasted approximately 12 weeks and the program is offered once per year. The agency obtained participants for the program through a variety of strategies, including both active recruitment and referrals from Canada-Saskatchewan Career and Employment Services. In order to participate in the program, individuals were required to be Employment Insurance or Social Assistance recipients. When asked what percentage of participants went on to start their own business, the agency indicated that the program was too recent to provide this information. As far as post-program services, the agency offered both business counseling and mentoring.

Agency One was located in east-central Saskatchewan in a small, semi-arid area that is surrounded by a drier, sub-humid area. The annual mean precipitation for this location is between 350 and 400 millimetres. The area is used mainly for agricultural purposes. The economic base of the community is mixed agriculture and farm implement manufacturing. The population of this area has increased slightly over the past 10 years, from just under 5,000 in 1991 to just over 5,500 in 2001. In 1996, the unemployment rate for this area was 6.2%. The average total income of persons reporting income in this area in 1996 was \$20,837. Regarding the average education level for individuals in this community (aged 25 and over), 29% had attained less than grade nine, 50% had attained high school or some post-secondary, 12% had completed university and 36% had completed a trades/non-university degree. The ethnic composition of the population was relatively homogeneous, with just 30 individuals of Aboriginal origin residing within the community. Politically, the community reflects a conservative position, electing the Saskatchewan Party in the 1999 provincial election and the Canadian Alliance Party in the

2000 federal election.

4.3.2 Agency Two

Agency Two was a Community Futures Development Agency (CFDC) with less than five staff members. Serving an area with an approximate population size of over 20,000 in southeastern Saskatchewan, Agency Two offered a variety of services, including: self-employment and youth entrepreneurship training (which it no longer offers); access to small business loans; small business viability self-assessment tools; business plan development; cash flow analysis; and financial forecasting. The program had been offered for more than five years and, on average, between 10 and 20 individuals have taken part. The ETP lasted longer than six months and was offered once per year. ETP participants were directed to the agency by the Canada Employment Centre/HRDC. In order to be eligible for the program, participants were required to be Employment Insurance recipients and were required to reside within the geographical area served by the agency. Agency Two reported that between 25% and 50% of its ETP participants had gone on to start their own business. The agency also reported that it offered post-program support services, including counseling and the provision of business resource information.

Agency Two was situated in south-eastern Saskatchewan in a dry, subhumid portion of the province. The annual mean precipitation for this area ranges from 400 to 450 millimetres. The area is used mainly for agricultural purposes (mostly cropland). The population of this area has decreased over the past 10 years, from 797 people in 1991 to just 638 in 2001. In 1996, the unemployment rate for this community was 5.7%. The average total income of persons reporting income in this area in 1996 was \$18,559. With

respect to educational attainment of individuals aged 25 and over, 28.8% had attained less than grade nine, 37.5% had attained high school or some post-secondary education, 3.8% had completed university and 18.3% had completed a trades/non-university degree. The ethnic characteristics of the population for this area, in 1996 were not diverse. Just 75 individuals of Aboriginal descent and 40 visible minorities resided in this community. Politically, the community demonstrated a conservative position, electing a representative of the Saskatchewan Party in the 1999 provincial election and the Canadian Alliance Party in the 2000 federal election.

4.3.3 Agency Three

Agency Three was a regional economic development agency (REDA) that was partnered with a CFDC in western Saskatchewan, as well as a larger, regional college (SIAST). The agency had less than five staff members and served an area of west-central Saskatchewan with an approximate population size of between 5,000 and 10,000. Agency Three provided a variety of services, including an informal ETP, access to small business loans and grants, small business viability self-assessment tools, business plan development, market research and strategy outlines/workbooks; and various resources. This was the first year the ETP had been offered and fewer than ten individuals participated. The duration of the program varied, lasting between one and six months, depending on individual need. Recruitment for the program involved participants being directed to take the ETP by the agency's network of partners (i.e., Canada Employment Centres and/or SIAST) or by participants voluntarily applying for the program. In order to be accepted, the applicants had to be in receipt of Employment Insurance or Social

Assistance and they were required to have a proposed entrepreneurship plan ready. According to the agency, over 75% of its ETP participants have gone on to start their own business. The agency also offered post-program support services, which vary based on client need.

Agency Three was established in west-central Saskatchewan, in a semi-arid portion of the province. The annual mean precipitation for this region is between 300 and 400 millimetres. The area is used mainly for agricultural purposes (mostly cropland). The economic base of this community is mixed and cereal grain farming. The population of this area has increased over the past 10 years, from 2,519 in 1991 to 2,723 in 2001. In 1996, the unemployment rate for this community was 6.1%. The average total income of persons reporting income in this area, in 1996, was \$23,170. While 15.5 percent of individuals aged 25 and over had attained less than grade nine, 58.4% had attained high school or some post-secondary education or training, 12.7% had completed university, and 41.9% had completed a trades/non-university degree. In 1996, the ethnic composition of this community was not diverse, with just 10 Aboriginals and 65 visible minorities residing in this community. Politically, this community reflected a conservative position, electing the Saskatchewan Party in the 1999 provincial election and the Canadian Alliance Party in the 2000 federal election.

4.3.4 Agency Four

Agency Four was a REDA that was partnered with a CFDC and served an area in central Saskatchewan with a population size of over 20,000. The agency had less than five staff members and provided a number of services, including: an informal ETP; access to

small business loans; small business viability self-assessment tools; feasibility studies; business plan assistance; financial projections; and a resource library. Agency Four did not provide details about its ETP, except that, in order to participate in the program, individuals were required to reside within the geographic area served by the agency. The agency reported that between 51% and 75% of its participants had gone on to start their own business. Mentorship and monitoring of participants' businesses were the only post-program support services that the agency specified.

Agency Four was located in a semi-arid area, with an annual mean precipitation of between 300 and 350 millimetres. This area is used largely for agricultural purposes; mainly crop land. The economic base of the community is agriculture (grain growing and cattle ranching). This community's population has increased slightly over the past ten years, from 2,093 in 1991 to 2,401 in 2001. In 1996, the unemployment rate was 7.1%. The average total income of persons reporting income in 1996 was \$22,238. Of persons aged 25 and over, the average education attainment level was: 18.5% less than grade nine; 56.5% high school or some post-secondary; 15.5% completed university; and 37.3% trades/non-university degree. In terms of the ethnic characteristics of the population, in 1996, just 10 Aboriginals and 35 individuals representing other visible minorities resided within this community. Politically, the community was conservative, voting for the Saskatchewan Party in the 1999 provincial election and the Canadian Alliance Party in the 2000 federal election.

4.3.5 Agency Five

Agency Five was a CFDC with less than five staff members. This agency served an

area with a population of over 20,000 in northwest Saskatchewan and provided a number of services, including: an informal ETP; access to small business loans and grants; small business viability self-assessment tools; business planning, outline and evaluation; a resource library; computer skills; and web page design and development. This was the first time the agency offered an ETP and between 10 and 20 individuals took part. The program was offered only once per year, but lasted approximately 40 weeks. The agency obtained participants for the program through a variety of strategies, including active recruitment and referrals from Canada-Saskatchewan Career and Employment Services. In order to be eligible for the ETP, participants were required to be in receipt of Employment Insurance, and be between the ages of 18 and 29 years old. Given that the program was relatively recent, the agency was unable to report how many individuals had gone on to start their own business. The agency offered a variety of post-program support services for participants, including: business counseling; self-directed study and use of the resource centre; and advanced computer courses.

Agency Five was situated in a semi-arid area, with an annual mean precipitation ranging from 250 to 400 millimetres. This area is used largely for agricultural purposes; mainly grains and livestock (hogs in particular). The economic base of the community is agriculture and manufacturing. The population of this community has increased over the past ten years, from 14,348 in 1991 to 15,572 in 2001. In 1996, the unemployment rate was 8.4%. The average total income of persons reporting income in 1996 for this community was \$21,003. The average education level for persons aged 25 and over was 16.9% less than grade nine; 56.6% high school or some post-secondary; 12.1% completed

university; and 40.7% trades/non-university degree. In terms of the ethnic characteristics of the population, in 1996, individuals of Aboriginal origin made up 16% of the population (2210), and other visible minorities made up less than 1% (120). Politically, the area reflected conservative values, electing the Canadian Alliance Party in the 2000 federal election. Currently, the provincial seat for this area is held by an Independent representative.

4.3.6 Agency Six

Agency Six was an inner-city urban development corporation located in a larger urban centre in central Saskatchewan. With less than five staff members, the agency served a population of between 10,001 and 20,000. It offered a variety of services, such as an informal ETP, access to small business loans, referrals for small business grants, mentoring referrals, and one-on-one business counseling. The program had been running for three years (once per annum) and, on average, 15 individuals participated each time it was offered. The duration of the program was six months. Individuals were recruited to participate in the program through a variety of means: referral from a government or community agency; active recruitment; and participants could also apply voluntarily. However, in order to be eligible to participate in the program, participants were required to be in receipt of Employment Insurance or Social Assistance. In special cases, the underemployed and low income recipients were allowed to participate. The agency reported that its services were too recent to specify how many individuals had gone on to start their own business. Agency Six offered limited one-on-one assistance, based on individual need, as its post-program support service.

Agency Six was somewhat unique in that, while the agency administrators were responsible for selecting the ETP participants, an independent consulting firm (two facilitators) was hired to provide the entrepreneurship training instruction. The other agencies in this survey were responsible for their own ETP instruction.

Agency Six was located in a semi-arid area, with an annual mean precipitation of 360 millimetres. This area is used largely for agricultural purposes, as well as some mining. The economic base of the community is varied, including agriculture, mining, manufacturing, education, health and social service. The population of this community has increased over the past ten years, from 186,067 in 1991 to 211,957 in 2001. In 1996, the unemployment rate was 7.8%. The average total income of persons reporting income in 1996 was \$24,284. Regarding the average education level for persons aged 25 and over, in 1996, just 10% had attained less than grade nine, 71% had attained high school or some post-secondary, 22% had completed university and 51% had completed a trades/non-university degree. In terms of the ethnic characteristics of the population, in 1996, Aboriginals made up 7.5% of the population (15,545) and other visible minorities (11,035) made up 5%. Politically, the community reflects both liberal and conservative loyalties, electing the New Democratic Party in the 1999 provincial election and the Canadian Alliance Party in the 2000 federal election.

4.3.7 Agency Seven

Agency Seven was a CFDC with less than five staff members. Serving an area in southern Saskatchewan with an approximate population over 20,000, this agency offered services such as: an informal ETP; access to small business loans; small business viability

self-assessment tools; business profiles; internet access; and a small resource library. The program had been offered for less than five years, but the duration of each offering was between one and six months. The program was offered two to three times per year and, on average, less than ten individuals took part in the ETP each time it was offered. The agency obtained participants for the program through both active recruitment and voluntary participation. The only criterion the agency specified that the participants needed to meet in order for them to participate in the program was that they had a sound business idea ready. According to Agency Seven, over 75% of its participants had gone on to start their own business and the agency offered post-program support services for its participants, based on individual need.

Agency Seven was situated in a very dry, semi-arid area, with an annual mean precipitation of between 300 and 400 millimetres. This area is used largely for agricultural purposes (mainly cropland). The economic base of the community is agriculture (grain farming and cattle) and oil and gas production. The population of this community has remained stable over the past ten years, from 2,774 in 1991 to 2,777 in 2001. In 1996, the unemployment rate for this community was 7.1%. The average total income of persons reporting income in 1996 was \$23,190. For persons aged 25 and over, the average education level was 17.6% less than grade nine, 51.8% high school or some post-secondary, 6.2% completed university, and 31.4% trades/non-university degree. In terms of the ethnic characteristics of the population, in 1996, 50 individuals of Aboriginal descent and 60 visible minorities resided within the community. Politically, the area reflected conservative tendencies, electing the Saskatchewan Party in the 1999 provincial

election and the Canadian Alliance Party in the 2000 federal election.

4.3.8 Agency Eight

Agency Eight was a development corporation with between five and ten staff members. The population size of the area to which the agency provided services was over 20,000. The agency provided services to an area in east-central Saskatchewan and was an approved supplier of self-employment training for Saskatchewan Post-Secondary Education and Skills Training. The agency also operated as a regional service site for the Canada-Saskatchewan Business Service Centre. The agency provided the following services: an informal ETP; access to small business loans; small business viability self-assessment tools; mentoring referrals; and interactive business planning tools. The ETP had been offered for more than five years, with approximately 20 individuals per year seeking training. The training program was offered on an ongoing basis and its duration varied, depending on individual need. Agency Eight obtained participants for its program through a variety of means, including referrals from Canada-Saskatchewan Career and Employment Services (approximately 10%), active recruitment, and voluntary participation. According to the agency, over 75% of those who have participated in the ETP had gone on to start their own business. The agency offered the following post-program support services: business counseling; monitoring and follow-up; mentorship; and financing.

Agency Eight was established in the Prairie Parkland Region of Saskatchewan. The community in which the agency is located is situated on the edge of semi-arid, dry, and sub-humid areas, with an annual mean precipitation of between 350 and 400

millimetres. This area is used largely for agricultural purposes and mixed farming is most prevalent. The economic base of this community is agriculture (grains, oil seeds, hogs, cattle, and turkeys). The population of this community has remained stable over the past ten years from 656 in 1991 to 671 in 2001. In 1996, the unemployment rate for this community was 7.0% and the average total income of persons reporting income was \$19,683. With respect to the average education level of persons aged 25 and over, 39.1% had attained less than grade nine, 41.3% had attained high school or some post-secondary, 17.1% had completed university, and 30.4% had obtained a trades/non-university degree. In terms of the ethnic characteristics of the population, in 1996, no visible minorities and less than 10 persons of Aboriginal descent resided in this community. Politically, similar to the other agencies' communities, a conservative position was reflected. The community elected the Saskatchewan Party in the 1999 provincial election and the Canadian Alliance Party in the 2000 federal election.

4.3.9 Agency Nine

Agency Nine was the head office of a non-profit membership organization that served the needs of women who are considering a career in business, starting a business, or operating an existing business. The agency served the entire province of Saskatchewan. With between five and ten staff members in the head office (including business advisors and loans officers), this agency provided the following types of services: an informal ETP; rural entrepreneurship training; access to small business loans; small business viability self-assessment tools; business development workshops; a resource library; and a newsletter. The agency's training program has been in existence for less than five years,

but the program has been offered two to three times per year, lasting for less than one month at a time. Each time the ETP was offered, on average, between 10 and 20 individuals took part. The agency obtained participants for its ETP through both active recruitment and voluntary participation. The agency's programs and services were specifically for females, though men were allowed to participate in training and were allowed to apply for loans in partnership with women. According to Agency Nine, less than 25% of those who participated in their training programs had gone on to start their own business. The agency offered post-program support services, such as business advertising and a network of "chapters" throughout the province which provided various support services to female entrepreneurs.

Agency Nine, like Agency Six, was located in a semi-arid area, with an annual mean precipitation of 360 millimetres. This area is used largely for agricultural purposes, as well as some mining. The economic base of the community is agriculture, mining, manufacturing, education, health and social services. The agency is located in a large, urban centre. The population of this community has increased over the past ten years, from 186,067 in 1991 to 211,957 in 2001. In 1996, the unemployment rate was 7.8% and the average total income of persons reporting income was \$24,284. The average education level for persons aged 25 and over was 9.5% less than grade nine, 70.8% high school or some post-secondary, 22.2% completed university, and 50.6% trades/non-university degree. In terms of the ethnic characteristics of the population, in 1996, Aboriginals made up 7.5% of the population (15,545) and other visible minorities (11,035) made up 5%. Politically, unlike its rural counterparts, this urban community demonstrated support for

a more liberal political philosophy, voting for the New Democratic Party in the 1999 provincial election. However, in the 2000 federal election, the community voted (conservatively) for the Canadian Alliance.

In summary, the majority of ETP agencies were located in communities with less than 5,000 people. However, despite being located in smaller communities, the majority of agencies served a surrounding rural area with a population of over 20,000. The majority of agencies operated with minimal staff—less than five. Regarding the types of services offered, most agencies offered a variety, such as mentoring, business counseling, “self-assessment tools”, and access to financing/loans. The enrolment for each ETP was relatively small (less than twenty). The agencies used a variety of methods to obtain participants for their programs, with most accepting referrals from government agencies and community groups, and voluntary participation. The length of the ETP varied for each agency, ranging from less than one month to longer than six months. The majority of ETPs had been established recently, with only one (Agency Eight) operating for longer than five years. One third of agencies’ ETPs (Agencies One, Five, and Six) were too recent to report if their participants had gone on to start their own business. However, of the remaining six agencies, three (Agencies Three, Seven, and Eight) reported that over 75% of their participants did so, Agency Four reported this number to be between 51% and 75%, and Agency Two reported this figure to be between 25% and 50%. Agency 9 was the only agency to report that less than 25% of its ETP participants had gone on to start their own business. In other words, the majority of those who participated in an ETP became small business operators. Finally, all agencies offered some form of post-program support

services, though the extent of these varied and often depended on client need. Most often, these services included business counseling and mentoring, but could include advanced computer courses and a province-wide network of “chapters” which offered on-going support.

Overall, the geographic context within which the majority of the ETP agencies existed can be described as rural and agriculturally-based. Most of the agencies were located in a rural, dry or semi-arid area of the province and the central economic base for most areas was agriculture, though the type of agricultural activity varied for each region (e.g., mixed farming, cropland, ranching, etc.). The population size of the communities in which all agencies were located had remained stable, or had increased slightly, between 1991 and 2001 (except for Agency Two, which saw a population decrease). This finding may appear to contradict the assertion that the province’s rural communities are experiencing a rapid decline in population (ACRE, 2002). However, it may be possible that individuals migrated into the agencies’ town or city from family farms and surrounding smaller communities, causing the population size to remain stable or increase over this ten year period.

In 1996, the unemployment rate for the communities in which the nine agencies were located ranged from 5.7% in Agency Two’s community to 8.4% in Agency Five’s community (the community with the highest percentage of Aboriginal people). At the same time, the average total income of persons reporting income in 1996 for the communities was fairly similar, ranging only from \$18,559 in Agency Two’s community to \$24,284 in the urban community where both Agencies Six and Nine were located.

Compared to the urban locations, very few Aboriginal people and/or minorities lived within the rural communities.

4.5 Chapter Summary

This chapter provided a description of the structure of ETPs, as well as the nature and community contexts of the agencies that provided these programs. The majority of agencies had been in operation for less than five years. They served a large, rural (agriculturally-based) geographical area, and they did so with relatively few staff members. Through a set of modules that provided skill training, assistance in researching the viability of a business idea, and the development and implementation of a business plan, the ETPs reported that they offered participants the tools they would need to establish their own business. The agencies also provided access to small business loans. As a result, the majority of participants had gone on to start their own small business.

It was also shown that the entrepreneurship training agencies and their programs were funded by both the provincial and federal governments through Canada-Saskatchewan Career and Employment Services and the Provincial Training Allowance (PTA). It was highlighted that the majority of individuals attending the ETPs did so through the Provincial Training Allowance income support program. ETP participants who were supported by the PTA received \$720.00 per month for the first three months and \$840.00 per month for the remaining three and a half months of their program—all taxable income. As discussed in Chapter One, the PTA is a central component of the Saskatchewan Training Strategy. The goal of the PTA is to encourage independence, which the provincial government defined as *the ability of a PTA*

participant to manage their financial affairs successfully, especially those making the transition from Social Assistance to the PTA (PSEST, 2000). A reasonable conclusion seems to be that individuals who were able to complete their ETP successfully and sustain themselves on this income must surely have demonstrated their ability to manage their financial affairs successfully—and, therefore, their independence.

Chapter Five explores this issue and the broader implications of the state's promotion of entrepreneurship training as a strategy for contributing to individual independence and community economic development. This is achieved through an analysis of both survey and interview data.

CHAPTER FIVE

THE STATE PROMOTION OF ENTREPRENEURSHIP

5.1 Introduction

The preceding chapter presented a discussion of the context within which each entrepreneurship training agency participating in this study was set. The current chapter presents findings from both the ETP agency and participant surveys, as well as the participant interviews. The role that the agencies' entrepreneurship training programs played in contributing to (a) the changing face of entrepreneurship and (b) the promotion of an enterprise culture is examined.

In order to attempt to move beyond the abstract discourse of the enterprise culture and to contextualize the experiences of those contributing to "pockets of growth" in Saskatchewan, the chapter is constructed as follows. Section 5.2 provides a discussion of the changing face of entrepreneurship through an examination of who is participating in Saskatchewan's entrepreneurship training programs and why. Section 5.3 explores what participants expected to accomplish through their participation in an ETP and the extent to which the goals of ETP participants corresponded to those of the agencies offering the programs. The role that ETPs played in contributing to the promotion of an enterprise culture (and to community development) is examined in Section 5.4. This is achieved through an exploration of both participants' and agencies' philosophies of entrepreneurship, as well as the extent to which participants believed their philosophies

had changed as a result of their participation in an ETP. Section 5.5 presents a discussion of the extent to which both agencies and participants were committed to community development. Specifically, as contributors to Saskatchewan's "pockets of growth", to what extent did the agencies encourage participants to establish their businesses in their local communities, to what extent did participants intend to do so, and what type of business did they expect to establish and why? Section 5.6 presents the dominant themes which emerged from the participant interviews as a means of elaborating on the survey findings discussed in Sections 5.2 through 5.5. Throughout the chapter, comments that originate from the field note interview data (regarding either administrators or participants) are presented without quotations, whereas the comments provided in the open-ended questions of the survey instruments are presented with quotations. Finally, Section 5.7 summarizes the findings of the chapter, examines the extent to which they support or contradict the neoliberal justifications of entrepreneurship and the enterprise culture, and discusses the broader implications of the state's promotion of entrepreneurship training as a strategy for contributing to individual independence and community economic development.

5.2 The Changing Face of Entrepreneurship: Who is participating in Saskatchewan's entrepreneurship training programs and why?

Findings from the participant survey data provide a picture of the face of entrepreneurship as measured by individuals taking part in nine state-funded entrepreneurship training programs throughout Saskatchewan. Section 3.3 of Chapter Three provided a detailed discussion of who is participating in these ETPs. To summarize

briefly, the majority of participants were females (56%), compared to 44% who were males; the majority of respondents (56%) were young adults between the ages of 18 and 29 (74% of all respondents were aged 40 or younger); 48% of respondents had not received formal education training beyond the grade 12 level (17% had less than grade 12 and 31% had earned their grade 12), 34% had some, or completed, community college and 14% had received an undergraduate degree; and 40% of respondents were single with no children or were married/commonlaw with no children (15%), compared to 21% of ETP respondents who were married with children and 19% who were single with children.

As noted in Section 3.3, the profile of participants is similar to data presented in a provincial government report, entitled *Evaluation of the Provincial Training Allowance*, which was compiled in October, 2000, based on a survey of 8,458 PTA recipients. In addition, the majority of ETP participants (73%) were rural dwellers; the majority (86%) were non-Aboriginal (69% of these individuals were of English/Canadian descent), followed by 14% who were Aboriginal; and, when reporting on their family's financial situation, the majority of respondents (73%) described it as, at best, adequate. Moreover, as was documented in Chapter 3, the majority of ETP participants (over 70%) were required to be in receipt of some form of social assistance in order to be eligible to take part in their training program.

In summary, the data collected suggest that the face of entrepreneurship is most likely to be English-Canadian, female (though a substantial proportion of males are involved), under the age of 40, single or married without children, and a rural resident with limited educational attainment and a modest-to-low income. Most importantly, the

majority of those entering into entrepreneurship through these training programs occupy a marginalized class position. They did not enter with large amounts of either economic or entrepreneurial capital, nor did they enter with high levels of education. The remainder of this chapter will further explore the changing face of entrepreneurship and the role that ETPs play in the promotion of an enterprise culture. Most importantly, the implications of the state promotion of entrepreneurship will be discussed.

The following tables explore the face of entrepreneurship in more detail. Both numerical and open-ended responses/comments from the surveys are included. These are presented in quotation marks. Where relevant, the survey data analysis is supplemented by interview excerpts which, as noted previously, are presented without quotation marks. Initially, participants' responses were analyzed according to the following independent variables: gender, class (SES), ethnicity, age, and location. However, the only variable that consistently influenced participants' responses was gender. The other variables of class, ethnicity, age, and location, generally, did not produce significant findings. In other words, beyond all other characteristics which might have influenced participants' philosophies and experiences regarding entrepreneurship training and small business ownership, gender was the most significant. This is particularly relevant, given that, in Chapter Two, it was stated that few studies exist which approach the issue of women and entrepreneurship from a critical (socialist) feminist perspective, despite the fact that more and more women are entering into entrepreneurship. The need for further research on this issue was highlighted. The current study makes a contribution to this gap and demonstrates the importance of considering the issue of gender (as well as class) when

studying entrepreneurship.

As a result, the majority of the following tables will present the findings on participants' goals and philosophies of entrepreneurship, by gender. However, some tables have been included where a strong association was found between a particular dependent variable and another independent variable such as race or age.

When asked what the main reason was for their interest in becoming an entrepreneur, participants responded in a variety of ways, as opposed to concentrating in one or two categories. One quarter of all respondents reported that their interest in entrepreneurship stemmed from a desire to become their own boss, while 19% stated that financial security/success was the reason for their interest. However, 15% of respondents reported that their interest in becoming an entrepreneur was due to their participation in the ETP, followed by 9% who stated that they simply had no other employment options available. Six percent of the participants stated that they already possessed entrepreneurial instinct and/or capital and another 6% reported that their interest in entrepreneurship had resulted from their discovery of a particular business opportunity they believed they could

5.2.1 Motivation to enter into entrepreneurship

Table 5.1: Main Reason for Interest in Becoming an Entrepreneur, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
liked the idea of becoming my own boss	8	34	5	17	13	25
seeking financial security/success	4	17	6	21	10	19
interest in entrepreneurship due to the ETP	2	9	6	21	8	15
no other employment options available	2	9	3	10	5	9
already have entrepreneurial instinct/capital	1	4	2	7	3	6
saw a business opportunity	2	9	1	3	3	6
other	2	9	1	3	3	6
missing response	2	9	5	17	7	14
Total	23	100	29	100	52	100

seize.

An analysis of gender revealed a somewhat different picture of participants' main reason for becoming interested in entrepreneurship. Approximately one-third of male ETP participants (34%), compared to just 17% of female ETP participants, reported that they wanted to become their own boss. Twenty-one percent of females, compared to 17% of males, stated that their interest in becoming an entrepreneur was due to their desire for financial security and success. Another 21% of females, compared to just 9% of males, stated that their interest in entrepreneurship was due to their participation in the entrepreneurship training program. Roughly the same percentage of both males (9%) and females (10%) reported that they had become interested in entrepreneurship, because they had no other employment options. Only 4% of males, and 7% of females, stated that their main reason was due to a pre-existing desire to do entrepreneurship and 9% of males, compared to 3% of females, stated that they saw a business opportunity and wanted to take advantage of it.

Overall, the table indicates that the largest proportion of (mostly male) respondents had become interested in entrepreneurship because they desired control over, and security in, both their work and their financial situation. The table also reveals that, for a higher proportion of females than males, their interest in entrepreneurship was a direct result of their participation in an ETP or it was the only option available to them. Just 6% of the ETP participants (though more males than females) stated that they had a pre-disposition to entrepreneurship and another 6% saw a business opportunity they wished to pursue.

The variable of age also yielded some interesting results with regard to the question

of the main reason why participants were interested in becoming an entrepreneur, as Table 5.2 demonstrates.

Table 5.2: Main Reason for Interest in Becoming an Entrepreneur, by Age (frequencies and percentages)

	18-25		26-40		Over 40		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
liked the idea of becoming my own boss	5	25	4	21	4	31	13	25
seeking financial security/success	4	20	4	21	2	15	10	19
interest in entrepreneurship due to the ETP	—	—	8	42	—	—	8	15
no other employment options available	—	—	2	11	3	23	5	10
already have entrepreneurial instinct/capital	2	10	—	—	1	8	3	6
saw a business opportunity	1	5	1	5	1	8	3	6
other	2	10	—	—	1	8	3	6
missing response	6	30	—	—	1	8	7	13
Total	20	100	19	100	13	100	52	100

The reasons reported by the youngest age group of ETP participants (18 to 25 years old) were varied, but not one individual in this age category reported that their interest in entrepreneurship was due to either their participation in an ETP or a lack of other employment options. In contrast, 42% of participants in the 26 to 40 age category reported that their interest stemmed mainly from their participation in an ETP. In fact, the 26 to 40 age group was the only group to report this as the main reason. Respondents in the over 40 age category also cited a variety of reasons for becoming an entrepreneur, with the largest percentage citing becoming their own boss as the reason (31%), followed by 15% who cited financial security and 23% who stated that there were no other employment options available.

Essentially, the reasons for becoming an entrepreneur cited by the youngest age group referred to a more voluntary entrance into entrepreneurship, compared to the other two age groups. These findings do not coincide with the assertion that young adults have no employment options (ACRE, 2002; O'Connor, Orloff & Shaver, 1999; Allahar & Côté,

1998). However, the following survey comments from participants help to explain their responses. One participant in her twenties explained that she had considered doing entrepreneurship for some time and had even been doing it “informally” before actually taking part in her ETP. She wrote, “I had a good business idea and, when I heard about the program, I decided it would be a good opportunity, so I applied and I was accepted.” One male participant in his early twenties described how the “possibility of creating a business that will create some financial security and develop the local economy” was what drew him into entrepreneurship. Another young male stated that, “I wanted a start in life. This gives me control, opportunity and it’ll become whatever I make it. That makes me feel good about myself, and it’s always interesting. Doing something you like doing is what it’s all about.”

In contrast to the younger participants, adults over 30 reported becoming interested in entrepreneurship after experiencing dissatisfaction in the workplace or unemployment. For a number of the participants, the negative experiences of working for other people led them to consider small business ownership as an alternative. One female participant in her 30s described how she did not like working for other people, because she did not want to be told what to do or how to do it. She wrote, “I got tired of doing other people’s dirty work”. In addition, one male participant over 40 explained, “The business I worked at closed and that was my job for nine years.” Another female participant over 40 stated, quite simply, that she had become interested in entrepreneurship “to avoid unemployment”.

Similarly, interview participants’ motivations for entering into entrepreneurship

revealed that none of them could be categorized as “born entrepreneurs”. The majority (though more males than females) entered into entrepreneurship out of necessity and a lack of viable alternatives. Two females (one in her thirties and one in her forties) described how, as their work environment became increasingly negative, they began to seriously consider small business ownership as an alternative to regular employment:

Pam stated:

I got tired of working in a politically driven system with a management team that knew nothing about the services I was providing.

Scott (in his late thirties) explained that, after being laid off several times, he began receiving employment insurance. The ETP was recommended to him by Canada Employment and he decided to take it, because he was tired of seasonal employment and getting laid off all the time.

Overall, the results support the theoretical assertion that, for the majority of ETP participants, their participation was more about seeking control over their own work and/or alternatives to unemployment, than about adopting wholeheartedly the tenets of the “enterprise culture”. However, it would be too simplistic to suggest that the majority of the ETP participants in this study were ‘reluctant recruits’ or ‘constrained choice entrants’, as outlined by Whyley (1998). Participants’ thoughts and experiences of small business ownership involved a much more complex (and, often, contradictory) set of beliefs and motivations. In fact, many of the participants could fall more than one of Whyley’s routes into self-employment (as outlined on pp. 83-84, Chapter Three).

When asked what led them to become involved in entrepreneurship training, the majority of interview participants reported that they had never had an opportunity to seriously consider it before. For those who had, they never thought it would be possible to

achieve, due to their own limited resources (particularly for females). The following comments were common, regardless of gender:

- I'd always kicked around the idea of owning a small business, but I thought I would never be able to.
- I never really thought of being an entrepreneur before.
- I never thought I'd be able to.
- I never imagined myself as a small business owner.
- It's not like I've always wanted to be an entrepreneur or anything like that, but I'd never really been told about it either.

The following tables will elucidate this point by demonstrating that, despite many participants' forced entry into entrepreneurship, they remained, for the most part, optimistic about their chances for success as small business owners. In order to discover the extent to which ETP participants held positive attitudes toward self-employment (i.e., the extent to which they could be considered 'entrepreneurs', as opposed to 'reluctant recruits'), they were asked to respond to a number of statements regarding small business ownership.

Table 5.3 presents the results of participants' responses relating to small business and its potential to provide them with financial success. Overall, the majority of participants (65%) agreed that operating their own small business was the best way for them to gain the financial success they needed, though 23% were undecided on this point and another 12% disagreed. When controlling for gender, however, a much larger percentage of male respondents (83%), compared to female respondents (52%) agreed with this statement. Instead, 31% of female participants were undecided about whether operating their own small business was the best way for them to achieve financial success and 17% of females, compared to just 4% of males, disagreed with this statement.

Table 5.3: Proportion of Respondents Who Agreed or Disagreed with the Statement, *I believe that operating my own small business is the best way for me to gain the financial success I need*, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
agree/strongly agree	19	83	15	52	34	65
undecided	3	13	9	31	12	23
disagree/strongly	1	4	5	17	6	12
Total	23	100	29	100	52	100

In other words, male participants were much more confident than their female counterparts about the ability of small business ownership to provide them with the financial success they required.

Table 5.4: Proportion of Respondents Who Agreed or Disagreed with the Statement, *I believe that operating my own small business is the best way for me to gain the personal fulfilment I need*, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
agree/strongly agree	19	83	27	93	46	89
undecided	4	17	2	7	6	12
Total	23	100	29	100	52	100

With respect to participants' belief that small business was the best way for them to gain personal fulfilment (Table 5.4), the vast majority (89%) agreed, 12% were undecided, but no participants disagreed with this statement. Slight differences were apparent between ETP participants, however, with a higher percentage of females (93%), compared to males (83%), reporting that they agreed on this point. Conversely, more males (17%) than females (7%) indicated that they were uncertain about whether small business operation was the best way for them to gain personal fulfilment.

When asked about whether or not they agreed that small business operation is the best way to gain control over their career (Table 5.5), the vast majority (89%) of ETP participants agreed, though a slightly higher proportion of males (91%), compared to

Table 5.5: Proportion of Respondents Who Agreed or Disagreed with the Statement, *Operating my own small business is the best way for me to gain control over my career*, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
agree/strongly agree	21	91	25	86	46	89
undecided	2	9	3	11	5	9
disagree/strongly	—	—	1	3	1	2
Total	23	100	29	100	52	100

females (86%), responded to this category.

Overall, the majority of participants believed that entrepreneurship offered them the best opportunities for financial and personal success, and for control over their career. However, a number of female participants believed that small business ownership would provide them with increased control and personal fulfilment, though they acknowledged the financial risk involved in such activity. This highlights the assertion that, for many participants, their thoughts and experiences of small business ownership involved a much more complex (and, often, contradictory) set of beliefs and motivations. This point is further supported by the following tables.

Table 5.6 presents the results for participants' response when asked to describe the most significant advantage of operating their own business. As a whole, 50% of the ETP participants believed that the most significant advantage to operating their own business, as opposed to working as an employee, was being their own boss. Another 17% of respondents highlighted the advantage of flexibility/freedom, followed by control over their own work/hours (14%), personal fulfilment (6%) and control over their own income (4%).

When contrasting between gender, certain differences were revealed. The majority

Table 5.6: Most Significant Advantage of Operating my own Business, as Opposed to Working as an Employee, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>
be my own boss/independence	13	57	13	45	26	50
flexibility/freedom	1	4	8	28	9	17
control over my own work/hours	3	13	4	14	4	14
control over my own income	1	4	1	3	2	4
personal fulfilment	2	9	1	3	3	6
missing response	3	13	2	7	5	9
Total	23	100	29	100	52	100

of male ETP participants (57%), compared to just 45% of female participants, believed that the most significant advantage to operating a business was being their “own boss”. A roughly equal percentage of both male (13%) and female (14%) respondents cited control over their own work/hours as the main advantage. However, 28% of female participants, compared to just one male participant (4%), cited flexibility and freedom as the most significant advantage, indicating that women placed a higher value on this feature of business ownership than did men.

Similarly, female interview participants were more likely to report entering into small business because of the flexibility and freedom they believed it offered them:

Pam recalled doing the personal module, which highlighted drive, motivation, innovation, and wondered at times if she was cut out for entrepreneurship. Her definition of success was more centred around quality of life, happiness and flexibility of hours—not profit—as the main goal.

Jesse stated that she needed time with her son and had no family in the city to support her. Though running a business was stressful, she was able to do it from her own home.

Male interview participants were more likely to report that their interest stemmed from a desire to (finally) gain control over their work; it would be they who would be able

to determine what they would do, how and when:

Dan described the appeal of becoming his own boss and being able to decide what hours he would work.

Scott liked the idea of finally becoming his own boss, so that he would be in control of when, and where, he worked.

Mike expected that owning a small business would mean that he would be in control of his life and work and that it would be a way of doing something he liked.

In other words, for the majority of male ETP participants, gaining control over their career through business ownership was achieved through becoming their own boss and controlling their own work. For female ETP participants, this control was achieved not only through becoming their own boss and controlling their own work, but also through the flexibility and freedom that many believed business ownership afforded.

Participants were subsequently asked to specify what they believed was the most significant disadvantage of operating their own business (Table 5.7). The largest percentage of respondents (39%) reported that the most significant disadvantage to operating their own business was financial risk/uncertainty, followed by 31% who cited long hours, 14% who cited being responsible for everything, and another 7% who listed various disadvantages, such as “adjustment for my family”, “youth” and “all the paperwork”.

An analysis of gender revealed that nearly one-half of female ETP participants (45%), compared to less than one third of male ETP participants (31%), believed that the main disadvantage was the financial risk associated with operating a small business. Similarly, a higher percentage of female participants (38%), compared to male

Table 5.7: Most Significant Disadvantage of Operating my own Business, as Opposed to Working as an Employee, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
financial risk/uncertainty	7	31	13	45	20	39
long hours	5	22	11	38	16	31
being responsible for everything	4	17	3	10	7	14
other	4	17	—	—	4	7
missing response	3	13	2	7	5	9
Total	23	100	29	100	52	100

participants (22%), stated that having to work long hours was the main disadvantage.

Fewer participants (17% of males and 10% of females) cited that “being responsible for everything” was the main disadvantage of small business ownership. Finally, 17% of male participants also listed other disadvantages, such as too much paper work and being young.

Section 5.2 presented a discussion of who is participating in Saskatchewan’s entrepreneurship training programs and why. Section 5.3 further explores the latter component (why) by presenting the results for both agencies’ and participants’ goals and objectives associated with their involvement in entrepreneurship training and small business ownership. This section also discusses the extent to which the goals of participants correspond with those of the agencies and why or why not.

5.3 The Goals of Individuals Participating in ETPs versus the Goals of Agencies Offering ETPs

This section contrasts the goals of the agencies offering entrepreneurship training programs with those of the individuals taking those programs. The first table (Table 5.8) presents the overall goals of the agencies’ ETPs. Four agencies (44%) reported that the overall goal of their ETP was to encourage community economic development, followed

by three agencies (33%) which specified that their goal was *both* community economic development and job creation. Two agencies (22%) specified that their goal was to promote entrepreneurship to a specific target group (Agency 9 targeted women and Agency 5 targeted young adults).

Table 5.8: Overall Goals of Agencies' ETPs (frequencies and percentages)

	ETP Agencies	
	<i>f</i>	<i>%f</i>
community economic development	4	44
promote entrepreneurship to a target group	2	22
both economic development & job creation	3	33
Total	9	100

Table 5.9 provides information on the needs that the agencies believed they met through their provision of an ETP. Four agencies (44%) stated that they met the need for business counselling/training and financial assistance for entrepreneurs. Two agencies (22%) reported meeting entrepreneurs' need for business training and ongoing support. The stated needs met by other individual agencies included: business training for a target group and the provision of both personal development and business counselling.

Table 5.9: Needs Met through Provision of an ETP (frequencies and percentages)

	ETP Agencies	
	<i>f</i>	<i>%f</i>
business counselling/training & financial assistance	4	44
business training for a target group	1	11
both personal development & business counselling	1	11
business training & ongoing support	2	22
missing response	1	11
Total	9	100

The overall goals of, and needs met by, the training agencies were relatively broad—community economic development and business counselling and support. The following tables help to explore the extent to which participants' goals matched those of the agencies.

Table 5.10 presents what participants believed were the main benefits of taking an ETP. The largest percentage of respondents (48%) stated that receiving information on how to start, and run, a business was the main benefit. Other benefits included: establishing a support network (8%); personal growth (9%); and financial help/access to loans (8%). Other individuals listed “getting ideas from other entrepreneurs”, “achieving independence” and “being paid to learn” as the main benefit of taking part in an ETP.

An analysis of gender revealed differences in perceptions about the benefits of taking part in an ETP. Whereas the majority of male respondents (65%) cited gaining information as the main benefit, just 35% of female respondents reported this. Conversely, 14% of females listed the establishment of a support network and 17% listed personal growth/achievement, while not one male participant referred to these benefits. In other words, while male respondents believed information and financial assistance were the main benefits of their participation in an ETP, female respondents also emphasized other, less instrumental aspects, such as support and personal growth.

Table 5.10: Main Benefit of Taking an ETP, by Gender (frequencies and percentages)¹

	Male		Female		Total	
	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>
information on how to start/run a business	15	65	10	35	25	48
establish a support network	—	—	4	14	4	8
personal growth/achievement	—	—	5	17	5	9
financial help/access to loans	2	9	2	7	4	8
other	2	9	2	7	4	8
missing answer	4	17	6	20	10	19
Total	23	100	29	100	52	100

¹ This question allowed for participants to describe more than one benefit, but over 70% did not list more than one benefit. Therefore, the table only lists the first benefit specified by each participant. Of the 25% who listed a second benefit, the results were similar, though 9% of males and 7% of females cited “personal growth” as a second main benefit.

The following interview excerpts serve to elaborate on this point. As with survey respondents, the majority of interview participants were satisfied with their overall ETP experience. Their ETP was a source of encouragement, empowerment and optimism. Through their program (e.g., the module on self-assessment and personal development), they were introduced to their own skills and abilities, and they felt supported and encouraged by their instructors. They also learned how to “do” entrepreneurship and many enjoyed meeting existing entrepreneurs to learn the “ups and downs” of doing small business. Both males and females made the following similar comments:

- It [the ETP] was worth it
- It [the ETP] showed me that I have skills
- I enjoyed learning about myself and all the skills I had
- They [the instructors] were really supportive and helpful
- It [the ETP] gave me an opportunity to learn about business and how to get started

Elaborating further:

Ed explained that he liked the idea that he could be trained quickly (faster and cheaper) than other courses that take two years or more and start using the training right away. He also stated that the program is needed to give people a chance to learn how to start their own business, instead of working for someone else.

What Scott liked most about the program was the opportunity it gave him to talk to other business owners, so that he could hear about their “ups and downs” and learn from their experience.

Steve stated that, at the start of his ETP, they [the participants] spent a lot of time being tested on their skills. Steve explained that this was to find out “what we were good at”. He found this very useful.

Mike emphasized:

I learned a lot through the program that I wouldn't have been able to find out anywhere else.

Participants were also asked what they expected to accomplish through their participation in an ETP (i.e., what were their goals?). Table 5.11 presents the results for this question. Overall, when respondents were asked what they expected to accomplish through their participation in an ETP, the majority (65%) stated that they expected to learn how to start, and run, a small business. Other expectations included: establishing an ongoing support network (with their training agency and other business owners), as they try to succeed in business (12%); achieving success (6%); and improving existing business skills (6%). These expectations certainly mirror the needs that agencies

Table 5.11: What Participants Expected to Accomplish through their Participation in an ETP, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
learn how to start/run a small business	16	70	18	62	34	65
success	3	13	—	—	3	6
start a small business & establish a support network	1	4	5	17	6	12
improve existing business skills/knowledge	—	—	3	10	3	6
other (getting the program certificate)	1	4	—	—	1	2
missing response	2	9	3	6	5	10
Total	23	100	29	100	52	100

believed they met through the provision of their training programs, as stated in Table 5.9.

Once again, however, when controlling for gender, differences in expectations emerged. A slightly higher percentage of male participants (70%) than female participants (62%) reported that they expected to learn how to start, and run, a small business. Three male participants (13%) stated that what they expected to accomplish through their participation in an ETP was, quite simply, “success”. Just one male participant (4%) expected to establish an ongoing support network, whereas 17% of female participants had such expectations. Moreover, another 10% of females expected to improve the

business skills they already possessed.

Thus, male ETP participants expected to learn how to get started in small business and achieve “success”. By comparison, many female participants, beyond simply learning how to start a small business, sought to build an ongoing support network and improve on their existing business skills. The fact that 17% of female participants had expectations about establishing an ongoing support network may be related to the finding that many of them (21%, compared to just 9% of males) had only become interested in entrepreneurship as the result of their participation in an ETP (see Table 5.1). In other words, they were not “born entrepreneurs” and they sought to ensure that, if they were going to venture into small business, they had a mechanism in place that would facilitate such an undertaking.

A comparison of the agencies’ program goals with both the perceived benefits and the expectations of the ETP participants reveals that both groups sought similar outcomes, in terms of business counselling and support. However, while the overarching goal of the agencies was community economic development, participants’ perceived benefits and expectations of their programs remained at a more individual level, focusing on obtaining small business skills training and (for females in particular) ongoing support and personal growth.

Table 5.12 explores whether or not ETP participants believed that their expectations were met. Upon completing their ETP, the vast majority of respondents (83%) found that their expectations had been met. However, when gender was taken into account, a striking difference was revealed. Fully 100% of male participants reported that their

expectations of their ETP had been met, compared to just 69% of female participants.

Twenty-eight percent of females did not believe that their expectations had been met

(these females were participants from two agencies—Agency Two and Agency Six).

Table 5.12: Were Your Expectations Met?, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>
yes	23	100	20	69	43	83
no	—	—	8	28	8	15
missing response	—	—	1	3	1	2
Total	23	100	29	100	52	100

In order to expand on the reasons why their expectations might not have been met, participants were also asked to specify the main problems (if any) that they had faced during their participation in an ETP. Despite the fact that a majority of participants agreed their expectations of their ETP had been met, many still reported facing certain problems during their program, as Table 5.13 demonstrates.

Table 5.13: Main Problems Faced during Respondents' Participation in their ETP, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>
too much material to learn, too fast	2	9	7	24	9	17
needed more financial support; the cost/time to travel to ETP was difficult	3	13	5	17	8	15
instructors were poorly organized/unsupportive	1	4	5	17	6	12
had trouble completing a business plan	5	22	1	3	6	12
other	5	22	4	14	9	17
no problems	5	22	3	10	8	15
missing response	2	9	4	14	6	12
Total	23	100	29	100	52	100

When asked what the main problems were (if any) that participants faced during their participation in their ETP, the responses were quite varied. Seventeen percent of respondents stated that there was too much learning material to go through, in too little time. Fifteen percent stated that they needed more financial support while taking the program and that the cost (and time needed) to travel to and from their ETP was difficult.

Another 12% reported that their instructors were poorly organized and unsupportive and 12% reported that they found it difficult to complete their business plan (a requirement of the ETP). Of those respondents falling in the “other” category, the main problems they reported were that personal problems made it difficult for them to participate in their ETP, it was difficult to apply the information learned from the ETP to a real life situation, and the fact that they had to participate in the ETP to obtain government financial assistance was a problem. Finally, 15% of respondents stated that they did not experience any problems and 12% did not provide a response to the question.

Differences in responses between male and female ETP participants were also evident. Almost one quarter (24%) of females, compared to just 9% of males, reported that the main problem they faced during their participation in an ETP was that there was too much learning material to cover in too short a time period. Moreover, 17% of females, compared to just one male respondent (4%), believed their instructors were poorly organized and unsupportive. Conversely, a higher percentage of males (22%) than females (3% or one female) stated that the main problem they faced was successfully completing a business plan. A similar percentage of both male (13%) and female (17%) respondents listed a lack of financial support as the main problem, and this included the time it took to drive to, and from, the ETP, especially during the winter months. Finally, 22% of males, compared to just 10% of females reported that they had not faced any problems during their ETP. The following survey comment excerpts illustrate this point:

“The price of fuel for travel to training 120 kilometres away and the lack of time.” - 38 year old male

“Having to drive one hour and fifteen minutes twice a week in the middle of winter and running into a snow storm.”- 47 year old female

Some participants wrote about the problems they experienced with the instruction of their ETP:

“I would’ve liked them [the instructors] to go a bit slower, to make sure that the information was clear, but I like them. They were very helpful.” - Early 20s male

“Unprofessional, unprepared, unorganized training staff who were too busy running their own business during “our” time.” - Over 40 female

As for the interview participants, if they did highlight any difficulties, the majority of participants commented on the modules (particularly the challenges they experienced in attempting to complete the business plan) and the lack of time provided to complete the learning materials, as the following comments demonstrate:

- we didn’t have enough time to get through the material
- the modules were covered too quickly and some of the information was hard to understand
- I had a lot of trouble with the modules on marketing and advertising and the business plan
- the hardest part was the business plan

Elaborating further:

Paul stated that he had trouble doing the business plan. He found it very complicated and it took hours to complete. However, he felt his instructor was helpful with this.

Jane explained:

Because I didn’t have my business plan ready near the deadline, we [she and the instructors] started at 2 am and finished at 4 am in order for me to be ready to present it the next day...there were lots of holes in it, but that was O.K., because I got feedback and I fixed it all.

Other comments that interview participants made were related to the cost and time involved in attending their ETP:

Amanda found that the time and money it took her to drive back and forth from the program took away from her income.

Scott liked his ETP and his instructors, but found that the cost and time of driving back and forth to attend the program was a real problem. He wished that there could have been a training program closer to where he lived or a way to do the training long distance.

Another problem that an interview participant experienced was arranging for childcare:

The only problem that Mike faced was that, with his wife working shift work and having two children, attending the program and completing the work was very difficult. He stated:
It was the attendance that was tough. You have to show up or they'll kick you out of the program, but with the kids, it's hard.

Interview participants attending Agencies Two and Six reported the strongest concerns, and there were mainly due to the instructors and the method of program instruction:

Bob found the program frustrating in a number of ways. He described the instructors as "disorganized and scatterbrained" and he was angry at how the students were rushed through the modules. He explained:
They spent most of the time showing us films while they took off. Most of us spent the time trying to figure out the stuff [modules] with each other... We just wanted to figure the stuff out and get some help, but [instructor names] were useless and didn't give a hoot about what I had to say.

Jane felt that her program was "good except the instructors were terrible." She felt they needed to spend more time answering questions and less time "parenting" and directing the students.

Both Jane and Pat explained that their ETP did not provide leadership for students. The instructors seemed rushed, distracted and confused. They were disappointed that no evaluation forms were given to the students at the end of the program. There was no way to give feedback and they were both frustrated by this. Jane commented:

Only one of us complained out loud and the instructor said, "You're the only one complaining". We wanted to say something, but she was so intimidating. She just didn't listen. When I went to see her, she just sat there balancing her cheque book.

Lisa, who did not attend Agency Two or Six, also had some concerns about the instruction she had received in her ETP:

Despite enjoying her ETP and wishing it would not end, Lisa stated that she didn't like some of the teaching that went on. She found that it was very repetitive and boring. There was not enough interaction by the instructors with the students. Too often, she felt that the participants were left alone too often to fend for themselves.

In summary, with respect to (mostly female) participants who did not believe their expectations were met and who faced particular problems during their ETP, the main problems they faced were associated with the method of instruction/course organization and a lack of financial support. Male participants, if they had any problems, were more likely to cite difficulties completing a business plan and also the need for more financial support.

Table 5.14: Main Problems faced During the Provision of the ETP (frequencies and percentages)

	ETP Agencies	
	<i>f</i>	<i>%f</i>
lack of funding & other concerns	5	56
lack of time to train participants & help them start their business	2	22
funding agency criteria limits who can take an ETP	1	11
missing response	1	11
Total	9	100

Table 5.14 demonstrates that some of the problems faced by ETP participants, such as a lack of time and a lack of financial resources, were similar to the challenges faced by the agencies offering the programs. The most common problem cited by the majority of the agencies (56%) was a lack of sufficient funding to operate and sustain the training programs. Funding was often cited in combination with a number of other concerns, including a lack of skilled human resources, difficulties in attracting participants for the ETP, and having to serve a large geographical area. Two agencies cited a lack of

time to train participants properly and prepare them for business start-up, and one observed difficulties in recruiting ETP participants, due to a funding agency's criteria for qualifying for the program.

While Table 5.14 presented some of the problems agencies encountered during the provision of their ETP, the survey comments and interview excerpts help to elaborate on some of these problems. During an interview with the two facilitators from Agency Six, they were asked to respond to participants' dissatisfaction with their ETP. The two facilitators attributed participants' dissatisfaction to the problem of screening. They explained that it was the Agency, not the facilitators themselves, who had selected the program participants. Many of them had been social assistance recipients and, according to the facilitators, were not "self-starters" and tended to be less motivated than E.I. recipients. Therefore, they were less ideally suited to self-employment training. One of the facilitators explained further that:

For those on social assistance for a long time, it is particularly hard to change their life patterns toward small business requirements.

The second facilitator highlighted:

Many entrepreneurship training programs are not successful, because the participants are not screened properly, the teachers are not entrepreneurs themselves, and the curriculum is too much like business administration and not about applied self-employment.

In other words, she believed that program success is dependent upon selecting individuals who will be able to complete the ETP successfully, hiring instructors who have direct experience in small business ownership, and providing training that is more "hands-on" than "textbook". As a result, the facilitators both agreed that the [Agency name] program

was the most difficult they had ever done. The facilitators had been contracted to do only one training program session for Agency Six.

Agency administrators' survey comments revealed another common problem experienced—program eligibility criteria that excluded low income participants from accessing the training, and a lack of long term support for participants that did qualify:

“Criteria set out by funding agency excludes those who are currently working in low paying jobs (i.e., who would like to take the necessary training in entrepreneurship). Need to find a way to offer the training to “anyone” without having to charge outrageous fees.”

“For those attempting to start a small business, in order to become self-reliant, government social services/training allowance policy is not at all supportive. Doesn't allow individuals time to build up the business and stabilize operations. People need longer period of support, as they build their connections in the community”

Later, during an interview, the latter administrator also suggested that the funders' definition of success needed to be broadened. He explained:

The funders' criteria for success only looks at the numbers in the short term; how many have completed the program. They don't look at where these people are three months down the road from start-up.

In addition, he described the difficulties that some participants faced with respect to government financial support during, and after, small business start-up. Specifically, he argued that:

Social assistance deducts any small business net income from recipients' cheque and they're cut off after several months altogether... When a recipient's E.I. [employment insurance] runs out, they are left to struggle to keep their business running. However, if they've been running a business for several months, they're squeezed out of eligibility for E.I. and are forced to seek social assistance.

Another administrator explained similarly that:

They [the funders] only see numerical success. There are only three possible successful outcomes of the program: the student goes on to some other form of post-secondary education and skills training; the student starts a business; or the student becomes employed. Small successes like personal development and instilling hope aren't recognized.

This same administrator went on to explain,

[The funder] hands down a pre-packaged Self-Employment Assistance Program (SAP) and expects the program to be applied consistently and universally. This doesn't work. Each community and each individual requires a different approach.

The administrator gave the example that some of her participants were unable to attend the ETP on a daily basis due to personal issues. According to the administrator, the funder would say that these participants were to be "de-selected" (i.e., removed from the ETP and, possibly, the PTA), but the administrator kept them on, because she believed she was their only lifeline.

Still another agency administrator stated:

It's important to recognize the less tangible outcomes of our services; the benefits to the community and to each individual. That doesn't get reflected in a numbers-based report.

The above comments show that agencies were concerned with the narrow, "numbers-based" criteria for success established for the training programs by the program funder. They felt that such criteria served to ignore other positive outcomes ("small successes") that participation in an ETP might provide to participants, such as personal development (though the facilitators from Agency Six seemed less concerned with this aspect of the training).

To this point, the chapter has discussed who is participating in ETPs, why and what the goals were of both the participants and the agencies. A discussion has also been

presented of the needs met by ETPs and the problems faced during the provision of the ETPs (for both participants and agencies). Section 5.4 examines the extent to which agencies' and participants' philosophies of entrepreneurship corresponded with one another, as well as the extent to which participants' philosophies had changed as a result of their participation in an ETP. The purpose of such an examination is to attempt to understand the role that ETPs play (if any) in contributing to the promotion of an enterprise culture through the transmission of a particular philosophy of entrepreneurship to ETP participants.

5.4 Extent of Promotion of an Enterprise Culture/Philosophy of Entrepreneurship (Participants versus Agencies)

Table 5.15 presents the findings for both participants and agencies who agreed, or disagreed, with a set of ten statements used to measure the extent to which their attitude toward small business ownership could be considered "pro-enterprise" or "pro-social". Statements 1 through 6 represent a pro-enterprise philosophy and statements 7 through 10 reflect a pro-social philosophy. The table shows that a majority of participants agreed with eight of the ten statements (statements 1-5, 7, 9 and 10), whereas a majority of ETP agencies agreed with only three of the ten statements (statements 1, 5 and 10), two of which represented a pro-enterprise philosophy.

The two statements where the most notable differences in perceptions between participants and agencies were: *Government regulation slows economic growth and business initiative* and *The main goal of a small business must be to ensure her/his business does not harm the environment*. The vast majority of participants (81%), compared to just 33% of agencies, agreed with the former (pro-enterprise) statement on

government regulation. Agencies were divided on this point, with 22% indicating they were undecided and another 22% indicating disagreement. Similarly, 71% of participants, compared to just 33% of agencies, agreed with the latter (pro-social) statement on business and the environment. Once again, agencies were divided on this point, with 44% undecided and 11% indicating disagreement.

The two statements where a majority of both participants and agencies disagreed were: *The main goal of a small business owner must be to create full-time jobs* and *In order to help small business grow, the mandatory minimum wage should be eliminated*. The majority of respondents from both groups did not believe the main goal of a small business is to create full-time jobs. However, they did agree that the minimum wage should not be eliminated (not one agency agreed that it should be). In other words, a majority of both agencies and their participants agreed on the need for small businesses to support a minimum wage, but not necessarily full-time job creation.

Overall, the table demonstrates that participants were more likely to remain united in the “agree” category for the majority of the statements, regardless of whether the statement reflected a “pro-social” or “pro-enterprise” philosophy. These findings support the previous results that participants’ views of entrepreneurship reflected a complex (and sometimes contradictory) set of beliefs, supporting both enterprise, as well as social (and environmental), concerns. By comparison, agencies were less likely to unite in their support for any of the statements, whether pro-enterprise or pro-social. A majority of agencies agreed with only three of the ten statements (two of which represented a pro-enterprise philosophy). Thus, while they also demonstrated a complex set of beliefs,

Measure of attitude toward "enterprise culture"

Table 5.15: Proportion of Respondents Who Agreed or Disagreed with Statements Relating to Small Business Ownership, by Participant/ETP Agency (% only)

Statement	Agree/Strongly Agree		Undecided		Disagree/Strongly	
	Partic. (N=52)	Agencies (N=9)	Partic. (N=52)	Agencies (N=9)	Partic. (N=52)	Agencies (N=9)
1. A good measure of a small business's success is an ever-increasing profit margin.	77	56	17	—	—	33
2. Government regulation slows economic growth and business initiative.	81	33	15	22	—	22
3. The main goal of a small business owner must be to accumulate profit.	58	33	14	11	23	44
4. Any small business can succeed-it is up to the individual owner to make that success happen.	60	33	17	11	17	44
5. A small business owner that is flexible (i.e., ready for change) is most likely to succeed.	89	89	6	—	6	11
6. In order to help small business grow, the mandatory minimum wage should be eliminated.	17	—	23	22	56	67
7. A good measure of a small business's success is that extent to which it contributes to local community development.	64	33	19	22	14	33
8. The main goal of a small business owner must be to create full-time jobs.	23	22	19	—	52	67
9. The main goal of a small business must be to ensure her/his business does not harm the environment.	71	33	14	44	14	11
10. The success of a small business depends upon a variety of factors, many of which are beyond the individual owner's control.	60	56	21	11	15	22

missing responses are not included in this table

agencies were much more likely to be divided, with responses to each statement falling across all three response categories, as opposed to a majority choosing the “agree” category, as was the case for participants.

Table 5.16, *Small Business Ownership Index Measure*, presents the results for the calculation of each group’s index score on small business ownership. The table is based on the assignment of points per “pro-enterprise” and “pro-social” response (see pp. 81-12, Chapter 3 for details).

Table 5.16: Small Business Ownership Index Measure, by Participant/ETP Agency (frequencies and percentages)

	Participants		ETP Agencies		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
Pro-social	6	11	1	11	7	12
Mixed social/enterprise	31	60	5	56	36	59
Pro-enterprise	13	25	3	33	16	26
missing response	2	4	—	—	2	3
Total	52	100	9	100	61	100

Table 5.15 demonstrated the complexity of both participants’ and agencies’ philosophies regarding small business ownership—complexities that reflected support for both enterprise and social concerns. Table 5.16 simplifies these complexities into three basic categories: pro-social, mixed social/enterprise and pro-enterprise. The Index shows little difference between the two groups. The majority of both participants and ETP agencies (60% and 56%, respectively) supported a balanced philosophy, incorporating both enterprise and social concerns. Similarly, 11% of participants and one (inner-city) ETP agency (11%) indicated a strong support for social concerns. Finally, 25% of participants and 33% of agencies reported a pro-enterprise philosophy. In other words, the majority of both participants and agencies demonstrated a small business philosophy that

was considerate of both economic and social concerns. However, as Table 5.15 demonstrated, the extent of each group's support for these particular concerns was expressed in different ways. Participants were more likely to express either majority agreement (or disagreement) for the statements, whereas agencies tended toward a less united position, rarely expressing a majority response.

Beyond the set of ten statements on small business ownership, respondents were also asked to respond to the statement, *Encouraging small business development is an effective way to create jobs*. Table 5.17 demonstrates that there was almost unanimous agreement by both participants (92%) and agencies (100%) that encouraging small business development is an effective way to create jobs. Yet, previously in Table 5.15, just 22% of participants and 23% of agencies agreed that job creation should be the main goal of a small business. In other words, the vast majority of both participants and agencies agreed that, while small businesses may create jobs, such creation (particularly full-time) should not be the main goal of a small business owner.

Table 5.17: Proportion of Respondents Who Agreed or Disagreed with the Statement *Encouraging small business development is an effective way to create jobs*, by Participant/ETP Agency (frequencies and percentages)

	Participants		ETP Agencies		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
agree/strongly agree	48	92	9	100	57	93
undecided	4	8	—	—	4	7
Total	52	100	9	100	61	100

Table 5.18 presents the results for participants' view of small business operation, risk and the extent to which they agreed that such operation is a valuable learning experience. Once again, there was unanimous agreement that, although small business ownership involves risk, such ownership also provides a valuable learning experience.

Table 5.18: Proportion of Respondents Who Agreed or Disagreed with the Statement *Operating a small business, though it involves risk, provides a valuable learning experience for individual entrepreneurs*, by Participant/ETP Agency (frequencies and percentages)

	Participants		ETP Agencies		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
agree/strongly agree	52	100	9	100	61	100
Total	52	100	9	100	61	100

Table 5.19 presents both participants' and ETP agencies' descriptions of the five most important characteristics a successful entrepreneur must possess. The majority of agency administrators (56%), compared to just 37% of participants, reported that the most important characteristic of a successful entrepreneur is a positive attitude and determination. Twenty-two percent of agency administrators, compared to just 7% of participants, responded that the most important characteristic was innovativeness and 11% of agencies, compared to 10% of participants, stated that strong organizational/managerial skills was the most important characteristic. In addition, 17% of participants listed knowledge of the business and the market as the most important characteristic, followed by people skills (14%) and adaptability (4%), among other characteristics (4%).

Responses from agency administrators highlighted attitude, managerial skills and innovation as the main characteristics a successful entrepreneur must possess. However, upon listing the third most important characteristic, their responses become more diverse, citing other characteristics such as people skills and adaptability. Participants' responses, conversely, were diverse from the listing of the first most important characteristic through to the fifth. In other words, participants were more likely than agency administrators to attribute an individual's entrepreneurial success to a wider variety of characteristics.

Table 5.20 presents the factors that respondents' believed would prevent a small

Table 5.19: Five Most Important Characteristics of a Successful Entrepreneur, by Participant/ETP Agency (% only)

Characteristic	1 st Most Important		2 nd Most Important		3 rd Most Important		*4 th Most Important		5 th Most Important	
	Parts. (N=52)	Agencies (N=9)	Parts. (N=52)	Agencies (N=9)	Parts. (N=52)	Agencies (N=9)	Parts. (N=52)	Agencies (N=9)	Parts. (N=52)	Agencies (N=9)
positive attitude/determined/hardworker	37	56	21	44	36	—	23	11	13	11
organizational/managerial skills	10	11	6	22	11	33	—	33	10	—
innovative/creativity/visionary/intelligent	7	22	15	—	4	11	12	—	2	—
knowledge of the business/market	17	—	15	—	8	11	8	22	4	—
people skills/service-oriented	14	—	19	—	15	11	19	—	15	33
adaptability/ready for change	4	—	6	11	6	11	4	—	14	33
other	4	—	10	11	10	11	13	22	19	—
missing response	7	11	8	11	10	11	21	11	23	22
Total	100	100	100	100	100	100	100	100	100	100

Table 5.20: Five Main Factors that Prevent a Small Business from Succeeding, by Participant/ETP Agency (% only)

Characteristic	*1 st Factor		2 nd Factor		*3 rd Factor		*4 th Factor		5 th Factor	
	Parts. (N=52)	ETPs (N=9)	Parts. (N=52)	ETPs (N=9)	Parts. (N=52)	ETPs (N=9)	Parts. (N=52)	ETPs (N=9)	Parts. (N=52)	ETPs (N=9)
money problems/lack of capital	34	11	15	11	4	—	10	33	4	—
bad management/marketing	6	44	12	56	4	78	6	—	6	11
unprepared for change/poor economy	8	33	8	—	2	—	—	22	2	—
personal/health problems	6	—	6	11	13	—	2	—	4	—
high operating costs/taxes/gov't regulation	4	—	9	—	19	—	6	—	4	—
no community support/no customers	19	—	12	—	6	—	6	11	2	—
other	15	—	17	11	15	11	7	11	4	33
missing response	8	11	21	11	37	11	63	22	75	56
Total	100	100	100	100	100	100	100	100	100	100

business from succeeding. The results highlight, once again, that participants were more likely than agencies to report a variety of responses. For example, participants attributed small business failure to issues surrounding their health and their families' well-being. They also cited a lack of community support for their business venture (would there be enough customers?), high operating costs, taxation and even the negative (uncontrollable) effects of poor weather. The agencies did not list these particular issues as being factors in small business failure. Rather, the majority of the agency responses remained concentrated, from the first failure factor through to the fourth (75% of the agencies did not list a fifth factor), with the following three characteristics: bad management/marketing, unprepared for change and money problems. By the third factor that might prevent a small business from succeeding, 78% of agencies listed bad management/marketing. This finding supports the widely held assertion that failure is most often attributed to the individual entrepreneur's lack of certain characteristics, such as good management skills or adequate financial planning (Moore & Buttner, 1997; Chiste, 1996; James, 1992).

However, some agency administrators did acknowledge the impact that personal issues can have on an individual's business success. As one stated in an interview:

All clients have personal issues that need to be dealt with in the process of small business training, because personal issues can block business success. We have to balance our role as client service provider and counselor.

The administrator went on to explain:

Not all individuals are cut out for small business. Pretty much any individual who is going into small business because it's their last option will fail.

Another ETP instructor mentioned the problems that personal problems can cause

and suggested that the solution might lie in group ventures:

The participants had very complex personal issues that often got in the way of their completion of the ETP...Often, for people with social disadvantages, cooperative or group ventures are more viable. They're able to share resources, skills, knowledge and build a more flexible work schedule...Some people, on their own, would never be able to do small business, but, in a group, they can succeed.

In other words, these administrators recognized that, unless ETP participants' personal problems were adequately addressed prior to small business start-up (or if they were involved in small business as a last resort) their chances for success were minimal. Yet, in Tables 5.1 and 5.2, it was found that, for many participants (particularly those over 30), entrepreneurship was not their first choice for income security. Their participation in an ETP was more about searching for control over their own work and/or alternatives to unemployment. This implies that many participants faced barriers to entrepreneurial success before they even began their business venture.

Some participants were aware of the barriers that personal problems present, as the following survey comments and interview excerpts demonstrate. One female over 40 cited "health" as the main barrier to her business succeeding, followed by "a struggling rural economy" and "people not being able to afford the service". Similarly, another female over 40 cited "burn out" and "deterioration of my health" as the two main factors that would prevent her business from succeeding. One 33 year old, male participant listed "becoming disabled" a main factor that he believed would prevent his business from succeeding. A female in her early twenties cited "money, unexpected costs, personal problems, location and clients leaving for the city" as the main factors. An over 40 female also addressed the problem of local residents patronizing urban, rather than local,

businesses. Specifically, she cited “lack of customers”, “decline of town population” and “being too close to the city” as the main factors that would prevent her business from succeeding.

The data in Tables 5.19 and 5.20 reveal that, on the one hand, participants expressed the (individualized) language of the enterprise culture, using the same terms as the agencies (e.g., positive attitude, determined, hard working, innovative, adaptable) as descriptors of characteristics of success². On the other hand, participants’ lived experiences and realities also filtered through into their responses, revealing very different philosophies on small business ownership, compared to the agency operators. Participants discussed the importance of personal health and community support (and even the weather) in determining a business’s chances for success or failure. What is most significant here is that, while the majority of agency administrators attributed individual characteristics (attitude, work habits, management skills) to a business’s success or failure, participants were more likely to attribute success or failure to issues that were often beyond their control.

To this point, it has been shown that participants’ perceptions of small business ownership were characterized by a concern for both enterprise and social considerations. However, to what extent were their perceptions the result of their participation in an ETP? An examination of this question will contribute to an understanding of the role that ETPs

² Recall that enterprise culture is defined as “a set of values, symbols and practices, which include a commitment to profit-making, enterprise, innovation, initiative, self-reliance, creativity and competition” (Jary and Jary, 1995, p. 198).

played in contributing to the promotion of an enterprise culture. The following tables examine the extent to which respondents believed their view of entrepreneurship had changed as a result of their participation in an ETP, in what way, and why.

Table 5.21: To What Extent did Participants' View of Entrepreneurship Change due to their Participation in an ETP?, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
drastically	5	22	10	35	15	29
somewhat	13	57	17	59	30	58
not at all	4	17	1	3	5	10
missing response	1	4	1	3	2	3
Total	23	100	29	100	52	100

Table 5.21 presents the extent to which participants believed their view of entrepreneurship had changed as a result of their participation in an ETP. For the majority of respondents (58%), their view of entrepreneurship had changed “somewhat”, compared to 29% who reported that it had changed “drastically” and just 10% who reported that their view of entrepreneurship had not changed at all. When controlling for gender, a similar percentage of both male and female participants (57% and 59%, respectively) reported that their view of entrepreneurship had changed somewhat as a result of their participation in an ETP. However, a higher percentage of female participants (35%), compared to 22% of male participants, stated that their view had changed “drastically”, while a higher percentage of male participants (17%), compared to just one female participant (3%), stated that their view had not changed at all.

Table 5.22, subsequently, presents the results of participants' response when asked whether they viewed entrepreneurship in a more positive or negative way, since participating in an ETP.

Table 5.22: Extent to which Participants' Views of Entrepreneurship Changed as a Result of Participation in an ETP, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
more positive way	15	65	18	62	33	64
more negative way	2	9	1	3	3	6
do not know	2	9	8	28	10	19
missing response	4	17	2	7	6	11
Total	23	100	29	100	52	100

The majority of participants (64%) indicated that it had changed in a more positive way, compared to just 6% who viewed entrepreneurship in a more negative way. Thirty percent of respondents did not know, or express, how their view of entrepreneurship had changed. A comparison between groups revealed that roughly the same percentage of both males (65%) and females (62%) believed that their participation in an ETP led them to view entrepreneurship in a more positive way. Two males (9%) and only one female (3%) viewed entrepreneurship in a more negative way. However, just two males (9%), compared to eight females (28%) were unsure about the way in which their view had changed.

While Table 5.12 showed that eight female respondents did not believe their expectations of their ETP had been met, these were *not* all the same eight females who reported that they did not know whether they now viewed entrepreneurship in a more positive, or a more negative, way. In other words, despite the fact that they had faced problems in their ETP and despite the fact that their expectations had not been met, these females *still viewed entrepreneurship in a more positive way* after participating in their training program.

Respondents were then asked to provide the main reason why their view of

entrepreneurship had changed (if at all). Table 5.23 presents the results for this question.

Table 5.23: Main Reason for Participants' Change in their View of Entrepreneurship, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
have a better understanding of entrepreneurship/business	6	26	11	38	17	33
more optimistic about chances for small business success	4	17	1	3	5	9
able to learn from other entrepreneurs' success/failures	2	9	3	10	5	9
large amount of money it costs to do entrepreneurship	1	4	2	7	3	6
other	2	9	3	10	5	10
missing response	8	35	9	31	17	33
Total	23	100	29	100	52	100

Overall, one-third of the respondents explained that the main reason their view of entrepreneurship had changed was because they now had a better understanding of entrepreneurship. Just 9% reported that their view had changed because they were more optimistic about their chances for success, and another 9% reported that their view had changed as a result of hearing about other entrepreneurs' successes and failures. Still another 6% explained that their view had changed upon recognizing the amount of money required to establish a business. One third of the participants did not provide a response to this question. This is due, in part, to the structure of the survey. If respondents' view of entrepreneurship had not changed, they did not respond to the question.

An analysis of gender differences revealed that a higher percentage of females (38%), compared to males (26%) viewed entrepreneurship differently, because they felt they had a better understanding of entrepreneurship. Conversely, a higher percentage of males (17%), compared to females (3%, or one), stated that their view had changed, because they were more optimistic about their chances for success. Finally, one respondent stated that her negative experience with the ETP instructors changed her view of entrepreneurship, another reported that he now believed entrepreneurship is too risky to

become involved in and three others (one male, two females) reported that their view had changed due to their improved self-esteem/confidence.

The previous tables demonstrate that, upon taking an ETP, the majority of participants believed that their view of entrepreneurship had changed somewhat and, for 38% of female and 22% of male participants, their view had changed “drastically”. Only 10% of respondents did not believe their view had changed at all. Moreover, the majority of participants now viewed entrepreneurship in a more positive way. The most common reasons for this change in their perception included: a better understanding of entrepreneurship (more females than males), increased optimism about their chances for success (more males than females) and learning from other entrepreneurs’ successes and failures.

Most importantly, the tables demonstrate that the ETPs played a moderate-to-substantial role in influencing individuals’ perceptions of entrepreneurship, thereby contributing to the promotion of an enterprise culture. This was achieved through the transmission of an optimistic, “can-do” philosophy of entrepreneurship that led 64% of participants to view entrepreneurship in a more positive way.

Section 5.5 presents the findings for the extent to which both the participants and agencies adhered to a “community development” philosophy. In particular, this section examines ETP participants as potential contributors to Saskatchewan’s “pockets of growth”: where did they intend to establish their business, what type of business did they expect to operate and why? This examination also includes a further exploration of the role that ETPs play in contributing to the promotion of an enterprise culture by studying

the extent to which the agencies encouraged participants toward a particular kind of small business venture, and/or toward establishing their venture in a particular location.

5.5 Contributors to Saskatchewan’s Pockets of Growth: The Extent of Participants’ and Agencies’ Commitment to Community Development

Table 5.24 presents the results for participants’ and agencies’ response to the statement, *Small business is an effective way to contribute to a community’s economic development*. The vast majority of participants (94%) and all ETP agencies agreed that small business is an effective way to contribute to a community’s economic development. Just 6% of participants were undecided on this point. However, when asked to respond to a similar statement regarding small business and its contribution to a community’s social development, a substantially lower percentage of ETP agencies (44%), compared to participants (83%), indicated agreement, as Table 5.25 demonstrates. Instead, 44% of agencies were undecided about this contribution, compared to just 17% of participants (four of whom attended Agency 5), while one agency (Agency 5) disagreed that small business is an effective way to contribute to a community’s social development. This disparity reveals that several agencies were less prepared than participants to associate small business with social development.

Table 5.24: Proportion of Respondents Who Agreed or Disagreed with the Statement *Small business is an effective way to contribute to a community’s economic development*, by Participant/ETP Agency (frequencies and percentages)

	Participants		ETP Agencies		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
agree/strongly agree	49	94	9	100	58	95
undecided	3	6	—	—	3	5
Total	52	100	9	100	61	100

Table 5.25: Proportion of Respondents Who Agreed or Disagreed with the Statement *Small business is an effective way to contribute to a community's social development*, by Participant/ETP Agency (frequencies and percentages)

	Participants		ETP Agencies		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
agree/strongly agree	43	83	4	44	47	77
undecided	9	17	4	44	13	21
disagree/strongly disagree	—	—	1	11	1	2
Total	52	100	9	100	61	100

Given that participants and agencies were supportive of the contributions that small business could make to a community's economic and (to a lesser extent for agencies) social development, to what extent did both groups agree that their ETP encouraged participants to develop business ventures within their local community?

Table 5.26: Proportion of Respondents Who Agreed or Disagreed with the Statement *The services of this agency encourage participants to develop business ventures within their local community*, by Participant/ETP Agency (frequencies and percentages)

	Participants		ETP Agencies		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
agree/strongly agree	43	83	7	78	50	82
undecided	7	13	2	22	9	15
disagree/strongly disagree	2	4	—	—	2	3
Total	52	100	9	100	61	100

A large majority of both participants (83%) and agencies (78%) agreed that their programs provided such encouragement. However, two agencies (Agencies Two and Nine), and 13% of participants, were undecided on this point. Finally, 4% of participants disagreed that the agency they attended provided any encouragement toward developing a business within their local community.

The following table presents the extent to which both participants and agencies agreed that their ETP encouraged participants toward any specific *type* of business venture. The results show that 73% of participants agreed that their ETP did not encourage any

Table 5.27: Proportion of Respondents Who Agreed or Disagreed with the Statement *The entrepreneurship services of this agency do not encourage participants toward any specific type of business venture*, by Participant/ETP Agency (frequencies and percentages)

	Participants		ETP Agencies		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
agree/strongly agree	38	73	8	89	46	75
undecided	5	10	—	—	5	8
disagree/strongly disagree	9	17	1	11	10	16
Total	52	100	9	100	61	100

specific type of business venture. Seventeen percent of participants disagreed on this point, followed by 10% who were unsure. By comparison, every agency except Agency Four³ agreed that its ETP did not encourage its participants toward any specific type of business venture. Interview comments aid in the elucidation of this finding. As one administrator stated,

It's not our role to direct individuals into any particular kind of business venture. Our role is to provide them with the tools they need to be able to assess for themselves whether their business will be viable or not...We encourage independence.

Similarly, another administrator explained,

The first thing we do with clients is get them to figure out what they're best at. Often, they'll come in saying, "I don't have any skills". Then, after looking closer, they find out they do have skills...We try to instill personal development, hope and even the small successes count. From there, they're able to decide what type of business they will do.

Another administrator described the importance of allowing participants to determine their own business venture—and enjoy the work—given the nature of the relationship they will have with their enterprise:

You also have to know your business; like what you're doing. The business is

³ Agency Four reported that it encouraged participants toward business ventures that were related to alternative forms of farming, agribusiness and cooperative ventures.

about *you*.

Essentially, the role of the majority of ETPs was to encourage participants to develop their business ventures within their local (most often rural) community, but this role did not involve encouraging them toward any particular type of business venture. Rather, the agencies (excluding Agency Four, which emphasized ventures related to alternative forms of agriculture) played the broader role of stimulating community economic development (as shown in Table 5.8). To achieve this, the agencies believed their role was to encourage participants to find the business venture that was “right for them”; to provide them with the “tools” necessary to start, and operate, their own business.

If the role of ETPs was to encourage participants to develop their businesses in their local communities, to what extent did participants seek to do so? Tables 5.28 and 5.29 provide an answer to this question.

Table 5.28: How important is it that you establish your business within your local community?, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>
somewhat important or not important at all	7	30	11	38	18	34
very important or extremely important	14	61	17	59	31	60
undecided	2	9	1	3	3	6
Total	23	100	29	100	52	100

Table 5.28 presents the results for the extent to which participants’ believed it was important to establish their business within their local community. Overall, the majority (60%) responded that doing so was very important or extremely important. Another 34% reported that remaining in their community to start their business was somewhat important or not important at all. Six percent of participants were undecided on this point. When contrasting between genders, there was very little difference. Sixty-one percent of males

Table 5.29: Do you expect that you will establish your business within your local community?, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
yes	15	65	22	76	37	71
no	2	9	1	3	3	6
do not know	6	26	6	21	12	23
Total	23	100	29	100	52	100

and 59% of females selected the very important or extremely important category.

Similarly, 30% of males and 38% of females selected the somewhat important or not important at all categories.

Beyond inquiring about the level of importance they placed on opening a business in their community, participants were also asked specifically whether they intended to establish their business in their local community. Table 5.29 reveals that the majority of individuals (71%) expected to do so, followed by just 6% who did not and 23% who were unsure. A comparison between male and female participants revealed only slight differences, with a larger proportion of females (76%) stating that they would start their business in their local community, compared to 65% of males.

The above tables show that, while over 80% of participants agreed that their ETP had encouraged them to develop their business venture in their local community, a smaller majority (60%) believed that doing so was very important or extremely important. Nevertheless, a slightly larger percentage (71%) actually expected to establish their business in their community, which may reflect personal, family, and/or financial circumstances. Given this broadly established commitment to the economic development of their communities and, given that the majority of participants also believed that small business would contribute to their community's social development (see Table 5.25), what

Table 5.30: What Type of Small Business Do You Expect to Operate?, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>
service	10	44	18	62	28	54
farm-related/agribusiness	3	13	3	10	6	11
manufacturing	3	13	2	7	5	10
tourism	1	4	2	7	3	6
other	4	17	—	—	4	8
do not know/missing response	2	9	4	14	6	11
Total	23	100	29	100	52	100

type of business did participants expect to operate and why?

Over half of the ETP participants (54%) reported an intention to operate a small business in the service sector. Another 11% expressed an interest in establishing a farm-related business, followed by 10% who expressed a desire to operate a business in manufacturing, and just 6% who were interested in focusing on tourism. Eight percent of participants expected to establish a small business in some other area (as the following paragraph demonstrates).

Certain notable differences arose when comparing between male and female participants. The majority of females (62%), compared to just 44% of males, reported an intention to establish a service-sector business. The types of service-related businesses described by female participants reflected traditionally female-dominated (domestic) activities. For example, businesses such as a cleaning service, childcare, crafts and supplies (including Aboriginal), a grocery delivery service, music lessons, pet grooming, a restaurant, and a family entertainment centre were mentioned (though consulting services, reflexology, and resume writing were also mentioned by three female participants). By comparison, male participants' service-related business expectations

reflected typically male-dominated occupations, such as computer retail, computer repair, parts and service, financial advising, and lawn maintenance. Beyond the categories of service, agriculture, manufacturing and tourism, four male respondents (17%) reported that they expected to operate one of the following types of businesses: e-marketing, construction, and Aboriginal prints.

An exploration of the type of small business participants expected to operate also revealed some differences, based on ethnicity, as Table 5.31 shows.

Table 5.31: What Type of Small Business Do You Expect to Operate?, by Ethnicity (frequencies and percentages)

	Non-Aboriginal		Aboriginal		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
service	25	56	3	43	28	54
farm-related/agribusiness	6	13	—	—	6	11
manufacturing	5	11	—	—	5	10
tourism	2	4	1	14	3	6
other	2	4	2	29	4	8
do not know/missing response	5	11	1	14	6	11
Total	45	100	7	100	52	100

The largest percentage of both Aboriginal (43%) and non-Aboriginal (56%) participants expected to operate a small business in the service sector. The types of businesses mentioned by Aboriginal participants included an Aboriginal arts and crafts store, a computer store, and a cleaning business. However, not one Aboriginal participant expected to establish a business related to either farming or manufacturing. Rather, one male Aboriginal participant desired to establish an outfitting business in the tourism industry and another expressed an intention to operate a small business in Aboriginal prints.

Respondents were subsequently asked to explain the reason for their interest in

operating a particular business. Table 5.32 shows that the largest percentage of respondents (39%) selected their type of business based on having experience or skill in that area. One-quarter of participants reported that they chose their business based on the existence of a market for their enterprise. Eleven percent of participants stated that they wished to operate their business in order to become their own boss, and 10% explained that they wanted financial security. Eleven percent of respondents did not know or did not respond to this question. Although a slightly larger proportion of male respondents (44%) than female respondents (35%) cited having experience as the reason for their interest in their type of business, substantial differences did not exist between genders for the other reasons mentioned. Twenty-two percent of males and 27% of females cited the existence of a market for their business, 9% of males and 14% of females cited being their own boss as the reason, and 9% of males and 10% of females cited financial security as the reason for their interest in their particular business venture.

Table 5.32: For What Reason do you Wish to Operate this Type of Business?, by Gender (frequencies and percentages)

	Male		Female		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
have experience/skill in this area	10	44	10	35	20	39
there is a market for this business	5	22	8	27	13	25
be my own boss/independence	2	9	4	14	6	11
financial security	2	9	3	10	5	10
other	—	—	2	7	2	4
do not know/missing response	4	17	2	7	6	11
Total	23	100	29	100	52	100

In contrast to the previous table (5.32), Table 5.33 shows that substantial differences in the reason for operating a particular type of business existed, based on participants' ethnicity.

Table 5.33: For What Reason do you Wish to Operate this Type of Business?, by Ethnicity (frequencies and percentages)

	Non-Aboriginal		Aboriginal		Total	
	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>	<i>f</i>	<i>%f</i>
have experience/skill in this area	15	33	5	71	20	39
there is a market for this business	12	27	1	14	13	25
be my own boss/independence	6	13	—	—	6	12
financial security	5	11	—	—	5	10
other	1	2	1	14	2	4
missing response	6	13	—	—	6	12
Total	45	100	7	100	52	100

While only one-third of non-Aboriginal participants reported that they wished to operate a particular type of business because they possessed experience/skill in that area of enterprise, almost three-quarters (71%) of Aboriginal respondents cited this as the reason. Conversely, 27% of non-Aboriginal participants, compared to just one Aboriginal participant, reported that they chose their enterprise based on the existence of a market for their product/service. Not one Aboriginal participant cited a desire to be their own boss or to achieve financial security as their reason. However, one Aboriginal participant did explain that “personal growth” and “improved confidence” were the reasons she had chosen her type of business venture. In other words, while non-Aboriginal participants were relatively divided on the reasons for selecting a particular type of business venture, the majority of Aboriginal respondents were united in their decision to establish a business on the basis of their own experience and skill.

5.6 Survey Data Section Summary

Section 5.1 presented a discussion of who is participating in entrepreneurship training programs in Saskatchewan and why. It was found that those who were most likely to be involved in such programs were rural individuals (mostly female) aged forty or

younger who were members of a marginalized class. They possessed neither economic nor entrepreneurial capital, nor did they possess high levels of education. In addition, for many participants (particularly those over 30), their participation in an ETP was less about embracing the enterprise culture and more about seeking an alternative to unemployment. Nevertheless, the majority maintained an optimistic, “can-do” attitude about their chances for success. Participants looked forward to the benefits of control, independence, and (for females) flexibility and personal fulfilment that they believed small business ownership offered.

Overall, the results of Section 5.1, as well as the interview findings, support the theoretical assertion that, for the majority of ETP participants, their participation was more about seeking control over their own work and/or alternatives to unemployment, than about adopting wholeheartedly the tenets of the “enterprise culture”. As mentioned previously, however, it would be too simplistic to suggest that the majority of the ETP participants in this study were “reluctant recruits” or “constrained choice entrants”, as outlined by Whyley (1998). Participants’ thoughts and experiences of small business ownership involved a much more complex (and, often, contradictory) set of beliefs and motivations. In fact, many of the participants could fall into one or more of Whyley’s “routes into self-employment”, particularly given their optimistic attitude about entrepreneurship.

Section 5.2 presented the goals and objectives for agencies and participants involved in both small business training and ownership. This section also discussed the extent to which the goals of participants corresponded with those of the agencies, and why

or why not. It was shown that both the agencies and participants desired similar program outcomes, in terms of business counselling and support. The main difference was that agencies pursued a broader goal of community economic development, while participants' perceived benefits and expectations of their programs remained at a more individual level. Specifically, the main benefits respondents believed they gained from participation in an ETP were small business information and financial assistance. However, some female respondents also stressed the importance of establishing an ongoing support network, and achieving personal growth. It was stated that females' emphasis on support may have been due to their forced entrance into entrepreneurship and their subsequent concern about the (financial) risk inherent to small business.

The main problems participants faced during their ETP were associated with the method of instruction/course organization and a lack of financial support. Agencies were also concerned with their ability to secure sufficient funding to operate and sustain the training programs. However, the issue of funding was often cited in combination with other concerns, including human resource issues, ETP enrolment, and the large geographical area they served. The agencies also expressed concerns regarding what they perceived to be the narrow, "numbers-based" criteria for success established for the training programs by the program funder. They argued for the need to re-define success in terms of smaller, individual achievements, such as personal development.

The findings show that the agencies operating the programs also struggled to operate, due to lack of funding. As a result, they found it difficult to provide the proper resources, training and support (particularly ongoing) needed to help ETP participants

establish their businesses. Short-term, limited funding for agencies (and for participants), as well as narrow definitions of the ETP's "successful outcomes", led to difficulties in producing successful outcomes.

Section 5.3 examined the extent to which agencies' and participants' philosophies of entrepreneurship corresponded with one another, and the extent to which participants' philosophies had changed as a result of their participation in an ETP. It was shown that the majority of both agencies and participants reported a small business philosophy that acknowledged both economic and social concerns. However, the extent of each group's support for these particular concerns was expressed in different ways. Participants had adopted the language of the enterprise culture, using the same terms as the agencies (e.g., positive attitude, determined, hard working, innovative, adaptable) to describe the characteristics of a successful entrepreneur. Yet, participants' lived experiences underscored different philosophies on small business ownership, compared to the agency operators. For example, the majority of agency administrators believed that small business success or failure was due to individual characteristics such as management skills and attitude. Participants, by comparison, were more likely to attribute success or failure to factors that were beyond their control, such as community patronage, and personal and health issues.

Section 5.4 presented the findings for the extent to which both the participants and agencies adhered to a "community development" philosophy. In particular, this section analyzed ETP participants as potential contributors to Saskatchewan's "pockets of growth", studying where they intended to establish their business, what type of business

they expected to operate, and why. The results showed that both participants and agencies believed that small business made a positive contribution to a community's economic and (to a lesser extent for agencies) social development. In terms of the role that ETPs played in encouraging participants to develop their businesses within their local communities, the majority of agencies reported that they did this. Indeed, the vast majority of participants (80%) agreed that their ETP had encouraged them to develop their business within their community, but a smaller majority (71%) actually expected to do so.

The agencies' role, however, did not include encouraging participants toward any specific type of business venture. Instead, the ETPs sought to encourage community development through encouraging independence and providing participants with the proper tools (i.e., skills) to be able to succeed in a small business of their own choosing.

Finally, it was shown that the largest percentage of ETP participants expected to operate a small business in the service sector, as opposed to the farm-related and manufacturing sectors. It was also found that the majority of Aboriginal respondents (71%) chose their particular business venture based on their own experience and skill. Non-Aboriginal participants, by comparison, attributed their selection of business type to a variety of factors, including previous experience/skill, the existence of a market for their proposed product or service, a desire to be their own boss, and financial security.

The preceding Sections 5.2 through 5.5 examined the role that the agencies' entrepreneurship training programs played in contributing to (a) the changing face of entrepreneurship and (b) the promotion of an enterprise culture. Section 5.7 continues to move beyond the abstract discourse of the enterprise culture and contextualizes the

experiences of those contributing to “pockets of growth” in Saskatchewan.

5.7 Participant Interviews: Contextualizing the Face of Entrepreneurship

Eighteen interviews were conducted with ten female and eight male ETP participants representing six of the nine possible agencies (Agencies One, Two, Three, Five, Six, and Eight). Overall, the interviews simply confirmed much of what the survey results indicated. Gender differences existed in terms of their motivations to enter into entrepreneurship (this information was highlighted in Section 5.1, pp.114-118), and the types of businesses they expected to establish. The majority of participants were generally satisfied with their ETP and they were all enthusiastic about the possibilities that they believed small business ownership could offer them. However, the interviews provided a picture of ETP participants’ post-training experiences that the surveys could not.

Of the 18 participants, 11 (eight females and three males) had already ventured into small business operation by the time of the interview. This is because the survey data collection occurred throughout the spring and summer of 2000, but the interview data were not collected until well into the fall of that year. In addition, one of the interview participants had completed her ETP in 1999, but was contacted by her agency to complete the survey. By that time, she had ventured into, and out of, small business ownership. It should be noted that two of the individuals who requested an interview indicated that they had not completed the survey, but wanted to talk about their ETP experiences. During the interviews, a participant from Agency Two explained that she had learned throughout her life to trust no one—especially “government people”—but she had agreed to do the interview because she thought “someone needed to know about the f---ing program.” The

other Agency Five participant simply explained that sending in the request form was “just easier”.

The interview results are presented in the following manner. A brief summary of participant characteristics is presented in Table 5.34, followed by a discussion of the central themes that arose from the data. It will be shown that, while interview participants⁴ were not a uni-dimensional group, they did share certain commonalities, particularly in regard to economic marginalization. For those who ventured into small business ownership, participants experienced a contradiction between the theory and practice of entrepreneurship and, subsequently, feelings of disillusionment with the enterprise culture. However, these feelings were mediated by the extent to which participants had access to financial resources. In addition, participants had several suggestions for improvements to the ETPs.

5.7.1 Participant characteristics

Table 5.34 presents selected characteristics of the 18 interview participants. Gender differences were revealed in terms of demographic variables, the types of business established and the extent of access to financial resources. The topic of finances is one that researchers are hesitant to approach with participants because it is considered a personal or private issue. However, in this study, almost all interview participants raised the topic themselves. This was because it was so central to their ETP training experience and their efforts during small business start up.

Based on their statements about these experiences, participants were divided into

three categories regarding the extent to which they had access to financial resources: 'full access', 'some access', and 'little or no access'. Those in the 'full access' category reported that they had access to a line of credit, credit cards, or their spouses' income, and they did not require a small business loan. Those with 'some access' had access to a credit card, could borrow from family or friends, and were usually able to qualify for an extension of their Provincial Training Allowance (PTA) for a short period during their business start-up. Other than this, they had no other source of income and had, or expected, some debt (e.g., a small business or student loan). Those with 'little or no access' had no credit cards, no spouse, no family they could (or would) borrow from, and had (or expected) small business loan debt (though some could not even qualify for this). Participants in this category were usually able to qualify for an extension of their PTA, as it was based on financial need. However, once again, this was only for a short period of time (usually no longer than six months into business start-up).

As the Table shows, female interview participants tended to be older, more highly educated (grade 12 or higher), were married or divorced, had dependents, had 'some', or 'full', access to financial resources, and had started a business. In comparison, the majority of male interview participants were younger, had minimum levels of education (grade 12 or less), were single, had no dependents, had 'some', or 'little or no', access to financial resources, and had not started a business.

⁴ Note that all names have been changed to protect the identity of the participants.

Table 5.34 Interview Participant Characteristics

	Females (10)		Males (8)		Total (18)	
	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>	<i>f</i>	% <i>f</i>
Race						
Non-Aboriginal	9	90	5	62	14	78
Aboriginal	1	10	3	38	4	22
Age						
18 – 25	2	20	6	75	8	45
26 – 40	3	30	1	12	4	22
Over 40	5	50	1	12	6	33
Education level						
less than grade 12	1	10	2	25	3	17
grade 12	5	50	6	75	11	61
post-secondary degree	4	40	0	0	4	22
Marital Status						
married/commonlaw	5	50	4	50	9	50
single	3	30	4	50	7	39
divorced	2	20	0	0	2	11
Dependents						
yes	6	60	3	38	9	50
no	4	40	5	62	9	50
Access to financial resources						
full	2	20	0	0	2	11
some	7	70	5	62	12	67
little or no	1	10	3	38	4	22
Completed the ETP?						
yes	10	100	5	62	15	83
still attending	0	0	3	38	3	17
Started a business?						
no	2	20	5	62	7	39
yes	8	80	3	38	11	61
Type of business & location						
	Females			Males		
	accessories (urban)			handyman services (rural)		
	crafts (urban)			home improvement (urban)		
	home svc (rural)			new and used articles shop (urban)		
	craft shop (rural)					
	health (urban) x 2					
	home instruction (urban)					
	food services (rural)					

At the time of the interviews, all of the female participants had completed their ETP. The majority (eight) had started a business and two had not (though they had a desire to do so). Of those who had started a business, two reported having 'full access' to resources, while six described having 'some access'. Five of these female participants had established their business in an urban area, compared to three who located a business in a rural area. In comparison, just five of the male interviewees had completed their ETP. Of those, three had started a business (though the remaining five had intentions of starting a business) and all three had 'some access' to financial resources. With respect to race, all male participants who described that they had 'little or no access' to financial resources were of Aboriginal ancestry. This finding coincides with current statistics on poverty and Aboriginal peoples (Wotherspoon, 2003; and FSIN, 1997). All male participants who had started a business were located in an urban area.

Finally, of the eleven participants who had started a business, female enterprises *all* involved traditionally female-dominated activities (e.g., crafts, cleaning, food service, instruction, and health services), whereas male businesses involved manual labour (odd jobs, carpentry), except for one individual who opened a new and used store. In addition, the one Aboriginal female who had started a business did so in relation to her own knowledge and skill of Aboriginal crafts. Two of the remaining three Aboriginal male participants, while they had not yet completed their ETP, also expected to establish a business venture related to their cultural heritage and their skills (e.g., Aboriginal prints and design, and outfitting).

5.7.2 Interview Themes

The following central interview themes were documented:

- Participants experienced a contradiction between the theory and practice of entrepreneurship.
- Participants experienced feelings of disillusionment with the enterprise culture.
- These feelings of disillusionment were mediated by the extent of participants' access to financial resources.
- Participants emphasized the need for increased funding and support.

5.7.2.1 Contradiction between the theory and practice of entrepreneurship

Participants who went on to start a business found that what they learned in their

ETP did not prepare them for the realities of small business operation:

- you don't really understand about running a small business until you're actually doing it
- nothing I learned in the program could've prepared me for this
- they don't teach you what to do if there's no customers
- my business plan is a lot different than the actual way I'm doing my business
- I can't believe how hard it is breaking into the market

Participants described how some experiences they faced were never addressed in their

ETP:

Bob took the program hoping to learn how to run a business. He achieved this, but found that much of what he was dealing with was not addressed in his ETP. He had faced three break-ins to his business since he started it seven months prior. Also, he felt unprepared to deal with some of the customers he would face. He explained:

You get all kinds [of people] coming in trying to sell stuff. If I don't buy it or don't offer them enough [money], they get pretty pissed off. *I know what sells – and for how much. They don't.*

Participants also described a number of other factors they believed their

ETP had not prepared them to address, including a lack of customers and community support, personal barriers and the cost of doing business in particular. First, a number of participants (particularly, but not limited to, those who had established their enterprises in a rural setting) described their frustration with the sporadic nature (or lack) of customers and the difficulties that this caused for their business operation:

Ed found that business can be frustrating. He stated:

One time, there's no work, then the next time, I'm so busy I can't provide the service, because I'm already doing another job for someone else.

Mike found that he did not have enough work or had too much all at once. As a result, he would sometimes have to turn jobs down. He couldn't afford to hire extra help, because he was just making enough to cover his own costs.

Sue explained:

I got tired of waiting for the phone to ring. Two or three months could go by and nothing. Then, five people would call and want cleaning done right now, but I couldn't do them all at once, so I told them they'd have to wait—first come, first served—and they didn't like that.

The interview participants who had established a business in a rural area expressed disappointment and frustration with what they believed was a lack of support from their communities for their enterprise, and for small businesses in general.

Jesse found that trying to start her business in the small town where she used to live was difficult. There were not enough people interested in taking her classes and people didn't seem to want to spend the money.

Giselle found that the people in her community generally failed to support and encourage each other in a positive way. In particular, she discussed the difficulties that she, and others, had faced when trying to get a business up and running. She explained:

I'm unemployed and I've been thinking about opening up a restaurant, but if the community won't support you, there's nothing you can do. Lots of

people have tried to make a go of it, but without support [from the community], you can't do it... People who are doing well financially don't feel the need to support young and lower income people trying to start a business. They're quite happy to drive to the cities for goods and services.

Scott intended to start a market garden business. His biggest concern was whether or not people in the community would support his business. He felt that, mostly, people drove to the cities to buy their groceries, so he would have to offer a really good quality product.

One participant explained how his personal life made it difficult for him to operate his business:

Mike had trouble completing jobs in an amount of time that made his customers happy. With his wife working, sometimes he would have to begin a job, leave to look after the children, then come back to continue the work. He elaborated:

Most people get it, but some, they get pretty mad. They want their fence up and they don't want you coming and going. One time, I started in the morning, but had to leave and couldn't get back until the next day. Then, I had to put out extra [hours] to make up for it.

Another explained how her health problems limited her ability to operate her business:

Amanda started a small restaurant and was "doing alright". She found that the long hours and her health problems made running the business difficult and stressful, but she enjoyed the people.

A number of participants explained how frustrated they were with respect to the cost of doing business. They felt that, since taking their ETP and entering into small business, the cost of doing business served as a barrier to the financial success they had anticipated. The following comments were made often:

- Since taking the program, I'm no further ahead
- It's almost impossible to get ahead
- I'm not making any money
- I'm really not making any money yet
- I'm not making wads of money
- I can't get the money to get started

- I'm feeling trapped (due to debt)

Participants often expressed frustration about feeling unprepared to deal with the costs of operating a small business:

Ed's biggest barrier to getting started in business has been two things: money and marketing. He found that his training program didn't prepare him for the cost of producing his product and the difficulty in trying to break into the market.

Jane attended a lot of craft fairs and shows, but she found that they were costly to participate in (renting the table, entry fees, etc.). She stated: I had no idea how expensive running a business would be. I thought I would just buy my sewing machine, serger and supplies and I'd be set. Everything costs so much.

For Sue, running a business was costly, time-consuming, depressing, stressful, frustrating, and hard on her family life in general.

... was struggling because he didn't want to charge too much for his services. He needed to be able to compete with larger businesses who did the same kind of work. On the other hand, by the time he did the estimate for the work, purchased the materials, took into account the wear and tear on his truck (which was "on its last legs") and calculated even a minimum amount of a wage for himself, his price was still considered quite high by many potential customers. He explained: To get started, I've been putting in long hours that I really don't get paid for. To compete, I have to keep my costs low, so I'm really not making any money yet.

Jesse explained that her goal was to try to limit, as much as possible, the amount of money she needed to borrow. She spent approximately \$10,000 to purchase equipment for teaching...she took out a \$2,400.00 small business loan and used her credit card for the balance of her expenses. However, she noted that her ETP provided each participant with a \$1,000.00 grant. She needed that money to help cover some of her business start-up costs, as well as the tuition fees that she had to pay in order to become a certified instructor.

Many found that the cost of advertising was more than they had expected:

Sue explained:

I'd make flyers and deliver them, but people would just toss them away.

Jesse realized, upon operating her business, that marketing was very difficult, yet vital. She was able to place an advertisement in a local leisure guide and that provided her with over 200 calls about her business. Before she had known about the leisure guide, she found it very difficult to attract students. She wished that she had known about it sooner. At that time, fortunately, she had the skills to produce her own advertisements with her computer.

Jackie felt she was limited because of the cost of advertising, long distance sales and e-business. She was relying on word of mouth to promote her business.

Mike tried advertising around neighbourhoods with leaflets, but found that, once he had completed a job or two, word of mouth was a cheaper and more effective advertising tool.

Many participants explained how they had been unable to keep their personal finances separate from their business finances. All participants who had started a business had used their own money, and many had borrowed from family in order to maintain their business operation:

Sue explained how her program instructor had encouraged her to consider borrowing from family or friends:

The instructors said that I could avoid small business loans by borrowing from family and friends or by going into business with them. I said this was crazy, because that was a sure way to break up family and relationships!

Jane stated:

I've tapped out my parents, my Grandma and my own resources. I can't keep going like this.

Jackie explained that she had borrowed money from her mother to help keep the business going and she was trying to "stick it out". However, she said that, if her business did not pick up, she would have to try to find full-time work in order to support her family. She wanted to avoid going back on [social] assistance.

Ed had to borrow money from his parents to make the small business loan

payments that were due...any money that his business made went to pay his loan and his parents, and to keep his truck and equipment running.

In addition, participants described their frustrations with attempting to keep their businesses in operation in the face of institutional barriers, such as failing to receive enough post-ETP financial support during the crucial start-up phase, and control by program instructors and/or lending institutions over how they spent their small business loans. Regarding financial support, some participants described the difficulties they faced attempting to maintain their small business operations, and survive, while depending on the PTA:

Pat intended to keep trying to make a go of her business. She had always liked sewing, but found it hard to make a living on the \$835.00 per month that her temporary PTA provided for her and her two children. Her business wasn't turning a profit yet and she was struggling to keep it in operation.

Jackie's PTA ran out at the end of July and she was now relying solely on her business income and the child tax credit for her income. If her business paid her a small wage, (e.g., \$400.00 per month), she would qualify for the working family income supplement, but because she was not making enough profit to pay herself (or even her business's bills), she was unable to qualify for the supplement. Jackie wanted to avoid going back on assistance. She wanted to try and make it on her own for her kids and herself, but she stated: It's hard—the system makes it hard.

The following participants were even forced to take on employment, in order to maintain their business!

Jane had recently been informed that she owed the government \$1,800.00 because she had been overpaid. She had been working part-time to support her new business venture and this income was supposed to have been deducted from her PTA. In addition, Jane had to make payments on a \$5,000.00 small business loan.

Sue received a PTA for the first six months of her business operation, but

once the PTA stopped, she found it hard to keep the business going. She decided to take on full-time work to pay to keep her business going, but, in the long run, found that it was just too difficult... Although she did not take out a small business loan (she used her own money) she is \$3,000.00 in debt from her small business attempt and she felt that, at the time, she received no support from her community.

Due to her financial difficulties, Jackie was working at a service sector job in the nearby urban centre part-time to help support her family and keep her business going.

Regarding instructors' control over participants' business plan development and/or purchasing for the business, Pat and Jane were both frustrated:

Jane felt that the instructors had too much control over her small business start-up plans. She explained:

I didn't want to do it that way. I kept saying "No, I don't want to. I don't think that's right", but, after awhile, you get too tired to argue.

Pat believed her instructors pressured her into taking on a larger small business loan than she needed and to use specific suppliers for her business start-up supplies, such as business cards and computer equipment. She elaborated:

I wasn't happy with the products they supplied to me and I didn't really think I needed a computer... They just kept pressuring me and, the next thing I knew, I had a computer—that I paid too much for!

One participant described how her business loan was awarded with conditions attached.

She was not in control of how she spent the money, the lender was:

The way Jackie's small business loan could be spent was specified in her loan agreement. She was provided with a \$10,000 business loan, which she had to pay back at \$240.00 per month over five years. None of the money was forgivable and no grants were available. Her loan was only to be used for capital expenses, such as business location costs, furniture and inventory. None of the money was to be used for non-capital expenses, such as advertising costs, signs, etc.

This caused problems for Jackie when attempting to advertise for her business:

Yet, Jackie wanted to put a sign up by the highway that goes past the town

to advertise her business, but she found out that there are a number of rules/regulations about the type, size and style of sign that is allowed, as well as regulations about the distance that the sign is allowed to be placed from the highway. The cost of creating a sign that met these regulations was more than Jackie could afford. However, without a sign, no one would know she was there.

Thus, even a seemingly simple procedure such as erecting a sign to advertise one's business was not without difficulties. These barriers served to limit participants' ability to control their business operation and, as their businesses failed to make a profit, sent them into further dependency to, and control by, their lending institution and/or their funder. Some participants were subject to control in terms of how they set up/designed their business plan, what materials they would purchase for business start up and from whom, and how they were able to spend their small business loans. Yet, they were reminded that their ETP was not responsible for their success. They had been provided with the "tools" to do entrepreneurship and it was up to them to "make it happen".

In summary, the interview participants explained that, during their ETP, they felt excited and optimistic about venturing into small business. Indeed, the data in Tables 5.21 to 5.23 (pp. 148-150) demonstrate that the ETPs influenced individuals' perceptions of entrepreneurship and contributed to the promotion of an enterprise culture through the transmission of an optimistic, "can-do" attitude toward entrepreneurship that led the majority of participants to view small business ownership in a more positive way. However, for the majority of participants interviewed who went on to start a small business, this positive attitude was soon stifled by the harsh realities of doing business and was replaced with frustration and disillusionment.

5.7.2.2 Disillusionment with the enterprise culture

Upon experiencing the challenges of owning and operating a small business, in combination with a number of institutional barriers, a number of participants described feeling as though they had been unsupported and even “set up to fail”. They felt frustrated, disillusioned and, for many, their optimism turned into pessimism due as a result of the contradiction between the promise of their ETP and their actual experience:

Sue described her concern that there is no support (long term support and government grants) for new small business from the government. She stated:

They get you into this [ETP] and then they don't care what happens to you.

She added that she didn't see much chance of the situation improving for herself or her community in general.

Bob explained that he couldn't afford to hire anyone, so he had his family helping out. His business costs, small business loan and personal debt meant that he wasn't making any money and the break-ins [to his business] weren't helping. He was getting very frustrated with his experience as an entrepreneur—the long hours, the customers and the financial stress.

Bob also stated that:

I feel like they've [the program] got me where I can't get ahead. I was working to be better off; there's no way I'm better off now.

Jackie feels she is now trapped in a “vicious circle” where she is unable to get ahead.

When returning her transcript release form, one of the interview participants included an ‘epilogue’ letter. In it, she described the financial costs of trying to keep her business going and her feelings of being “set up to fail”. Jane, who described herself as “probably one of the better off participants”, wrote:

“I think you should also stress the lack of financial support. I was probably one of the better off participants and I didn't have any money to invest in

this [business]. Getting a one time loan isn't enough, you need some backing for everyday expenses. I've closed down now and the final tally...I owe \$2100 for my business loan, my credit card debt is at \$3000 (I lived off it as obviously you can't live on \$400 a month [PTA] and support a business) and I invested \$4000 of my own money which I now realize I should have used to pay off a student loan instead. *I felt like I was set up to fail.* We took out loans, put ourselves in a financially vulnerable position then didn't have the backing to make it last for more than a few months. And now we're all further behind than before. *I think there are only 2 of us [out of 15 in the ETP cohort] continuing with the business, less than a year later..."* [emphases added]

As discussed in Chapter One, the PTA was designed to encourage independence, defined as the ability of a PTA participant to manage their financial affairs successfully, especially those making the transition from Social Assistance to the PTA (SPSEST, 2000). However, according to many of the participants, managing their financial affairs successfully was made extremely difficult due to seemingly innumerable barriers summarized here as:

- lack of community support
- lack of customers
- high operating costs, including advertising
- limited post-ETP financial support (led to borrowing from family or supplementing income with employment)
- lack of control over the development of their business plan
- lack of control over how they spent their small business loan

The result was that, for many of them, financial management became irrelevant. They simply had no money to manage. This led to feelings of disillusionment and frustration about the promises made in their programs about the enterprise culture and the many rewards of entrepreneurship. For many, it inevitably led to small business failure. As Jane highlighted, out of the 15 individuals who participated in her training program,

only two were still in business less than a year after completing the program.

The feelings of disillusionment and frustration were mediated, however, by participants' economic and social status. In other words, the extent to which they had access to financial resources influenced the extent to which they could afford to be unprofitable or even fail.

5.7.2.3 Feelings of disillusionment mediated by the extent of participants' access to financial resources.

The circumstances of people's decisions to become self-employed can have a crucial influence over their experiences of running a business. Routes into self-employment influence not simply the timing and nature of people's self-employed careers, but also the level of control they have over their working lives and the choices available to them when they encounter business problems (Whyley, 1998). This was certainly true of the participants I interviewed.

The majority of interview participants had entered into their ETP, as a consequence of unemployment, underemployment, and a lack of other viable options. The majority also described themselves as struggling financially before, during and after their ETP. However, two (female, married, highly educated) participants had entered the program voluntarily, and not for financial reasons or a lack of employment. In fact, they had already started their business, but felt that, due to business inexperience, they needed to take the modules to gain such experience. These two participants had been employed together prior to partnering in business [they had entered into business due to experiencing a decline in workplace morale. Their work environment seemed to become increasingly

negative and they did not see “eye to eye” with one supervisor in particular]. They also had full access to financial and material resources. They explained that this was due to their husbands’ financial support.

In comparison, the majority of the other interview participants had neither high levels of education nor access to financial resources—they were either single, single parents or their spouses were unemployed or earning very little income. They also entered into their ETP because they experienced unemployment and economic marginalization. Yet, the two highly educated/voluntary (positive choice) entrants reported, just as the other participants, that they were struggling to make a profit in their business. The difference was that, although their business was not making very much money, they were satisfied. They were most concerned about their happiness and quality of life, which included “being able to take every Friday off”. The reason they were able to achieve this relaxed perspective on business was, they admitted, because when their business faced financial difficulties, they were able to access resources from their husbands:

Pam was “not making large amounts of money”, but she was breaking even at the very least and, most importantly for her, she was happy. She had control over her work and she and her business partner took every Friday off. They were able to make do if profits were minimal, largely due to their husbands’ financial support.

One of the participant’s husband had purchased the building the two women ran their business out of, and they required little or no inventory. Their product was their knowledge and skills. Thus, they were able to avoid the expense of inventory. Not surprisingly, unlike the majority of interview participants, they did not express any feelings of frustration, disappointment or pessimism. The consequences of operating a

small business without turning a profit were far different for them—they could afford to fail.

The main finding here is that the overall experience of these two women, before and after their ETP, contrasted sharply with the other interview participants, excluding two factors: they were making very little money and they had not hired any employees. The finding confirms that the high risk society is, indeed, more high risk for some than others.

5.7.2.4 The need for increased funding and support

In Chapter Four, it was reported that all agencies offered some form of post-program support services. However, many participants (survey and interview) did not believe these services were sufficient. Of those who had completed their ETPs and ventured into small business operation, a number had suggestions on how their ETP could have been improved. The vast majority specified the need for increased financial support, such as grants instead of small business loans. They also highlighted the need for ongoing support from the agencies as they worked to establish their small business. The following comments represent their suggestions:

- provide more grants instead of loans to make it easier to get the business started (almost all participants agree)
- provide more forgivable loans at business start-up
- help with travel costs to and from the ETP
- provide more ongoing support to help once the business is in operation
- provide more “one-on-one” feedback from the instructors
- use instructors who are better organized and more supportive

Elaborating on this:

Amanda felt that more government grants should be provided, rather than

loans, to help people get started. Especially low income people.

Jackie found that the marketing module cost money out of her own pocket. The students were expected to pay for the costs of doing marketing surveys (e.g., long distance telephone costs, mailing out of surveys). Jackie found that this became very expensive and she felt the program needed to address this.

Jane explained that her ETP did not provide her with enough information about the various options that exist for small business owners. She felt that the program could be improved by providing a business support centre for ongoing support.

Dan stated very concisely, "Give us more money!"

Only one participant even hesitated to suggest grants as a means of improving the program:

Jesse believed that, to some extent, if more (and larger) grants were provided to individuals attempting to start a business, there may not be the incentive for some to stick with it, because they have not invested their own money and taken on the risk.

5.8 Chapter Summary and Implications of the Research Findings

The vast majority of all respondents entered into entrepreneurship training seeking an alternative to unemployment and seeking control over their lives and work. Gender differences were revealed in terms of demographics, the routes into entrepreneurship, the extent of access to financial resources, and the types of business established. The majority of participants were satisfied with their overall ETP experience. For the majority of the interview participants (excluding those attending Agencies Two and Six), their ETP was a source of encouragement, empowerment and optimism. This was because, through their program, they were introduced to their own skills and abilities, and they were supported and encouraged by their instructors.

Overall, the entrepreneurship programs were successful in instilling the main tenets of the enterprise culture in the participants. This included a positive, optimistic “pumped up” attitude and a focus on individual responsibility for success (though participants tended to be more aware of external factors that might inhibit their business success than agency administrators were). However, for those participants who completed their ETP and went on to start a business, their experiences represented a contradiction between the theory and practice of entrepreneurship. This contradiction was expressed through participants’ frustration with a lack of customers and/or community support, the unanticipated costs of doing business, limited post-program financial support, and institutional barriers which served to limit their ability to independently control their business operation.

These contradictions led participants to experience feelings of disillusionment with the high expectations they had developed during their ETP, but these feelings were mediated by the extent of participants’ access to financial resources. The one similarity that all participants involved in small business operation shared was that not one had hired any employees and not one reported earning a profit.

5.8.1 Implications of the research findings

In Chapter Two, four neoliberal justifications for the state promotion of entrepreneurship training were presented:

- entrepreneurship training is a source of job creation and employment
- failure is part of the nature process of entrepreneurship and certainly is part of a lifelong learning process

- entrepreneurship training is a source of empowerment, particularly for those who have experienced labour market/social exclusion
- entrepreneurship training contributes to economic development

Critical responses to these justifications expressed concerns about the likelihood that entrepreneurship training would contribute to job creation, empowerment and economic development, based largely on the contradictory nature of the capitalist economic system (see Figure 2.1, p. 40).

The research findings contribute to this debate. They demonstrate that the neoliberal justifications for the promotion and expansion of the enterprise culture are supported, but in contradictory ways.

- **entrepreneurship training is a source of job creation and employment, but not in terms of ETP participants hiring employees.**

Hiring employees was not possible for the participants; they could barely keep their businesses in operation. Rather, employment resulted from participants taking on waged labour to finance their small business and provide for their families. It also, indirectly, led to employment for individuals involved in providing financing and supplies for small business.

- **failure is part of the nature process of entrepreneurship and certainly is part of a lifelong learning process, but at great personal and financial cost to many of the participants.**

Previous research on entrepreneurship states that the chances for small business success decline when individuals do not possess certain assets (economic, educational, entrepreneurial), or when they do not enter into entrepreneurship voluntarily (Whyley, 1998). This seems to imply that, for many ETP participants, their chances for success may

be limited before they even approach small business start-up. Indeed, for those participants who completed their ETP and went on to start a business, their experiences represented a contradiction between the theory and practice of entrepreneurship. This contradiction resulted in a number of barriers which limited their ability to independently control their business operation. Many reported high personal and financial costs as a result of entering into entrepreneurship. In addition, participants' ability to afford to fail was based on the extent of their access to financial resources (i.e., class).

By emphasizing the individual characteristics responsible for a small business's success, and associating the risk involved in entrepreneurship with a "learning experience", agencies directed marginalized individuals with little or no economic or entrepreneurial capital into a situation that, in some cases, left them more marginalized than before. The state, like the agencies, emphasized individual responsibility for participant outcomes and both attempted to distance themselves from their role in determining such outcomes. The state achieved this by emphasizing the role played by factors other than funding in determining client success (see Chapter One). Agencies achieved this by emphasizing the fact that participants were provided with the "tools" they themselves needed in order to assess the extent to which their business would be viable.

• entrepreneurship training is a source of empowerment, particularly for those who have experienced labour market/social exclusion. However, this is a short-term source of empowerment.

The majority of state-funded entrepreneurship training programs in Canada are mandated to train individuals who are currently receiving government financial assistance for entrepreneurship. The goal of the programs is to assist these individuals in making a

transition from dependency to independence. As discussed in Chapter One, the PTA is a central component of the Saskatchewan Training Strategy. The goal of the PTA is to encourage independence, which the provincial government defined as involving participants' ability to effectively manage their finances (SPSEST, 2000). Chapter four stated that ETP participants who were supported by the PTA received \$720.00 per month for the first three months and \$840.00 per month for the remaining three and a half months of their program (all taxable). Participants' findings revealed that they were not able to earn any other income, or it was deducted from their PTA. Also, they were responsible for any costs associated with the completion of their marketing module, as well as any travel costs to attend the ETP. Upon coming to this realization, the provincial government's definition of independence, especially for those making the transition from Social Assistance to the PTA (SPSEST, 2000) seems completely reasonable. Participants who were able to complete their ETP under this income support program must certainly be seen as possessing the knowledge and skills to manage their financial affairs successfully.

Nevertheless, despite participants' successful completion of an ETP and their initial adoption of a positive, "can-do" attitude (as noted in Chapter Two, the Government of Saskatchewan identifies this as one of the crucial elements to individual and community empowerment and development), the realities of small business ownership could not help them sustain such optimism and enthusiasm. For many, it could not help them remain in business.

The findings also support the assertions of Ehlers and Main (1998) that state-promoted businesses tend to disregard the sociocultural conditions that women bring with them to business, leading them to choose small-scale, undercapitalized and barely

profitable businesses—but men in this study did this as well. This occurrence was not unique to gender.

In addition, the data show that participants believed that small business ownership would provide them with increased “flexibility” and “freedom” (once again, this held particular appeal for female participants). In reality, small business ownership involves a substantial time commitment (James, 1992). Given that a number of participants were single parents or had children, such a commitment may be impossible to meet.

In sum, the ETPs were not designed to directly address any pre-existing issues participants may have experienced, such as poverty and personal problems. As a result, participants may carry those limitations into their small business and find that these limitations, in combination with the already risky nature of small business ownership, leads them to become part of the “natural rate of small business closure”. If their business does not succeed, they are both personally and financially responsible. The result is the increased marginalization of individuals who already experience social exclusion. Therefore, entrepreneurship training as empowerment and independence for marginalized individuals is a short-term solution.

In her work on the case of the Workfirst Program in Ontario, Vosko (2000, p. 248) observed how “striking” it was that the provincial government endorsed such a “precarious model of employment without first devising a coherent set of protections to surround it.” The current study of the state promotion of entrepreneurship training leads to the same conclusion.

• entrepreneurship training contributes to economic development, but through other businesses, not the direct efforts of ETP participants.

The majority of participants who had gone on to start their own business had not hired any employees and had not earned any profit. The only signs of economic development that were revealed stemmed from participants' support of other businesses to purchase supplies for business start up (business cards, marketing and advertising materials, computer equipment, inventory), to rent out space to operate their business, and by paying lending institutions interest on their small business loans.

In addition, according to the Action Committee on the Rural Economy (2002), when the primary agriculture, resource and manufacturing/processing sectors do not expand/thrive, there is limited demand in communities for the service sector. Yet, the largest percentage of ETP participants reported an intention to establish a small business in the service sector, as opposed to the farm-related and manufacturing sectors. This seems to imply that demand for the majority of participants' businesses may be limited, unless the latter two sectors are revived in Saskatchewan. Moreover, if they do succeed, service sector businesses typically produce jobs that are part-time and low-paying (Armstrong & Armstrong, 2001; O'Connor, Orloff & Shaver, 1999; and Wotherspoon, 1998). If the goal of the ETPs is to promote community economic development, the desire to establish service sector ventures by ETP participants may not produce optimal results.

A lack of community support for such businesses may also be evidence of the contradictory process of capitalist development, as discussed in Chapter Two. Small businesses are less able than large businesses to offer goods and services at comparatively

low prices. At the same time, small businesses are dependent on local consumer support, but consumers are seeking to “get the best deal”. Small businesses cannot provide local jobs (let alone pay a living wage), if they are unable to obtain customers. Individuals cannot afford to live in an area where they cannot find good paying employment. An area that has high unemployment will not attract residents and an area that does not have residents will not attract business. The lack of community support experienced by participants appears to be representative of the evolutionary process of capitalist development—a contradictory process of competitive individualism and dependency.

In conclusion, instead of presenting a highly abstract and impersonal discussion of entrepreneurship, the findings describe participants’ lived experiences, allowing for a more realistic portrayal of ETPs and their outcomes in Saskatchewan. The findings demonstrate that the agencies promoted the neoliberal ideology of entrepreneurship as a means of contributing to job creation, individual economic and social mobility, and community economic development. However, ETP participant findings indicate that the benefits of such training programs for participants, and communities in general, may be limited over the long-term.

As outlined in Chapters One and Two, the processes of legitimation and marginalization, and depoliticization and containment refer to the strategies used by the state to limit dissatisfaction when the contradictory effects of capitalist relations produce unequal outcomes for individuals. The social and economic implications of the restructuring and reorientation of the state in the context of globalization and the expansion of the enterprise culture are clear. The state promotion of entrepreneurship as

a means to off-load the costs and responsibilities for job creation and economic development to marginalized individuals and their communities has resulted in a failure to maintain a balance between ensuring the conditions for capital accumulation and protecting the collective well-being of citizens. Rather than contributing to independence and empowerment, these experiences show that ETPs, as part of a neo-liberal political economic system wherein risk has been privatized and social support systems are being dismantled, contribute to the reproduction of existing social and regional inequalities.

For those individuals who become marginalized as a result of their small business failure (and the debt and disappointment associated with such failure), the political economic system that drew them into entrepreneurship is not held accountable. Rather, it is legitimized through the strategies of individual responsibility and the characterization of failure as a valuable lifelong learning experience. Moreover, the highly competitive and contradictory relations of capitalist production are depoliticized and resistance to the political economic system is contained. At the same time, however, the negative outcomes of ETPs may provide an opportunity for change and for new possibilities.

Chapter 6 will conclude this dissertation, discuss policy implications and possibilities for alternative strategies, as well as provide recommendations for further research.

CHAPTER SIX

CONCLUSIONS AND POLICY AND RESEARCH RECOMMENDATIONS

6.1 Introduction

The promotion of entrepreneurship training, and the enterprise culture, has become the basis for economic development strategies throughout Saskatchewan, Canada, and many other industrialized countries (Tether, 1999; OECD, 1998; Government of Canada, 1996; Ministerial Task Force on Youth, 1996). These development strategies view small business as the solution to unemployment and out-migration (particularly for youth) for rural and remote regions, as well as economically depressed areas, such as inner-city neighbourhoods. Most importantly, these strategies highlight the importance of encouraging independence. Yet, research on the nature of these programs, and their outcomes, is scarce (Tether, 1999; Klein, 1996).

This dissertation has attempted to address this scarcity, by studying the role that Saskatchewan's entrepreneurship training programs played in contributing to the changing face of entrepreneurship and the promotion of an enterprise culture. The study included an examination of who is participating in Saskatchewan's entrepreneurship training programs, why, and what were some of the program outcomes?

Chapter One introduced the research problem and discussed the impetus behind the promotion, and expansion of, the enterprise culture. It also outlined the study's central theoretical concepts and established the significance and importance of the study. Chapter

Two presented the theoretical foundations for the study, outlining the political economy of entrepreneurship. Chapter Three employed the theoretical concepts and foundation presented in Chapters One and Two in order to establish the study's methodological framework. A multimethod approach was employed to achieve a more comprehensive and contextualized understanding of the nature of ETPs in Saskatchewan. Chapter Four presented the various contexts within which the agencies operated and set the stage for the analysis of the research findings and their implications in Chapter Five. The current Chapter Six provides a brief overview of the thesis, followed by conclusions and policy and research recommendations which have been drawn from the research.

6.2 Thesis Summary

This study contributes to the discussion of the social and economic implications of the restructuring and reorientation of the state in the context of globalization and the expansion of the enterprise culture. The dissertation has been set within the context of globalization wherein technological developments, in conjunction with consolidation and centralization within the economy, downsizing and subsequent reforms carried out in the public and private sectors, have transformed the capitalist world economy into what is now referred to as the "new economy". The demands associated with this new global economic system (i.e., competition, materialism, innovation, individualism, and avoidance of dependency) have led to the celebration of entrepreneurship and an enterprise culture by political and economic institutions. The expansion of this culture is presented as the means through which growth and prosperity will be achieved and, therefore, as the vehicle for both individual and community economic development.

It has been argued that, in the context of globalization and the new economy, a new

state form has emerged which has resulted in the restructuring and reorganization of the Keynesian welfare state (KWS) into the Schumpeterian workfare state (SWS). This state form subordinates all economic and social policy to market forces. I have suggested that explanations for this restructuring are based on two opposing perspectives—neoliberal and critical. The neoliberal perspective legitimates the SWS by promoting the contributions that small business makes to job creation, community development and the economy, as well as to individual and community independence and empowerment (Government of Canada, 1998; OECD, 1998; Hoff Sommers, 1998; FSIN, 1997; Moore & Buttner, 1997; Chiste, 1996). Critical perspectives argue that the state's promotion of entrepreneurship training and development involves a portrayal of entrepreneurs as a unidimensional group whose members all have an equal chance to succeed. However, this portrayal is underscored by a class-based ideology that is far from neutral. As a result, critical perspectives assert that it is crucial to recognize the class dimensions of those who promote, and take part in, entrepreneurship, in order to address the existence of social and regional inequalities, and the resulting conflicts which may arise from such inequalities (Aldrich *et. al.*, 1998; Arum, 1997; Marshall, 1997; Wright, 1997; Aronowitz & DiFazio, 1994; Clement & Myles, 1994; Myles, Picot & Wannell, 1988). Without such recognition, the state promotion of entrepreneurship threatens to create an 'underclass' of self-employed individuals—individuals who are, in many cases, already marginalized (but in different ways), because of their race, socioeconomic status, gender, or age (Krahn & Lowe, 2002; Allahar & Côté, 1998; Marshall, 1997).

The data show that ETPs play a direct, and significant, role in contributing to the

changing face of entrepreneurship and in promoting the enterprise culture. The majority of ETPs were directed at economically and socially disadvantaged individuals receiving either employment insurance or social assistance who would not otherwise have entered into entrepreneurship. Hence, the ETPs contributed to the changing face of entrepreneurship by attracting young adults, women, Aboriginal people, and individuals from lower socio-economic backgrounds. The role of the ETPs in promoting the enterprise culture was also crucial. Though some had concerns regarding the risk involved in small business operation, the majority of ETP participants indicated that their program provided them with a more positive view of entrepreneurship. Furthermore, they were infused with feelings of optimism, enthusiasm and high expectations of the financial success and independence that awaited them in small business operation.

However, the results also reveal that, for the majority of participants who ventured into small business, these feelings soon dissipated and were replaced by feelings of disillusionment and frustration. This was due to the contradiction they experienced between the theory of entrepreneurship presented in their ETP and the harsh realities of its practice (though this frustration was mediated by participants' ability to access resources). As one of the participants stated, she would have been better off not taking the program and directing her money into paying off her student loan.

As a case study, the findings demonstrate that ETPs may only contribute to the changing face of entrepreneurship in the short term. There are several reasons for this. First, the ETPs are limited in terms of the funding and resources that they have available to provide sufficient, and ongoing, support for individuals as they attempt the difficult

process of business start up. Second, the ETPs are unequipped to address the various personal and financial problems that many participants bring with them into the program. As much research on small business indicates (Statistics Canada, 1997b; Dunkerley, 1996; James, 1992), the likelihood of success for the majority of new enterprises is limited. It becomes even more limited when personal and financial difficulties exist even before the venture is attempted (Whyley, 1998). Third, the financial, and emotional, stress of trying to survive during the first year of start-up, while facing the completion of their provincial training allowance (PTA) and the start of their small business loan payment, made it difficult for participants to succeed in the operation of their business. Finally, and perhaps most importantly, the ETPs were very careful to promote the fact that their role is not to ensure that the participants of their programs are successful in business. Rather, the role of ETPs is to provide individuals with the “tools” they need to achieve their own success. Yet, the tools delivered by these state-funded programs have no warranty (or, as Vosko (2000) describes it, no coherent set of protections). Individuals are held responsible for their own success or failure, despite the fact that many of them faced personal, financial, and institutional barriers that made small business operation impracticable. Once they fail, their opportunities for government financial assistance are restricted (they may no longer qualify for employment insurance), they may be responsible for small business loans, credit card, and possibly even family, debt. Quite simply, the expectations of ETPs are unrealistic and, consequently, the new self-employed are at risk to become part of a new underclass.

This project also sought to discover the extent to which entrepreneurship training

and development agencies in this study played a role in encouraging participants toward agricultural or agriculturally-related endeavours. Though they encouraged participants to develop their business ventures within their local (most often rural) community, the majority of agencies took on a broader role of stimulating community economic development. This was undertaken by providing participants with the “tools” necessary to determine, start and operate the business venture that was “right for them”. In other words, the agencies did not play a central role in contributing to the development of agriculturally-related endeavours in Saskatchewan, even though the economic base for majority of the communities in which the agencies were located was agriculture.

The research indicates that the enterprise culture, while appearing neutral, reflects a class-based perspective. This perspective highlights market citizenship (independence, individual responsibility, competitiveness, materialism), as opposed to citizenship (protection, shared responsibility, cooperation, generosity). Those who have access to financial and material resources, and/or have prior knowledge of small business operation (entrepreneurial capital), have a better (though not guaranteed) chance of succeeding. They are also more likely to withstand the effects of small business failure, whereas those who lack entrepreneurial capital are more likely to remain economically and social excluded.

Moreover, the promotion of entrepreneurship as a solution to unemployment, out-migration and community development fails to address the broader context of globalization. Saskatchewan’s economy holds limited opportunities for small scale, undercapitalized businesses, particularly in rural and remote areas. Small enterprises

located in communities with limited resources and infrastructure are less likely to be able to successfully compete against larger, fully capitalized enterprises. As some of the participants noted, individuals living in rural areas were willing to drive to the larger, urban centres to purchase goods and services, rather than patronize local businesses.

The state promotion of entrepreneurship training and development has produced a set of contradictory outcomes. While seeking to provide individuals and communities with independence and new opportunities for economic and community development, the state may actually be contributing to the reproduction of social and regional inequalities.

6.3 Conclusion

Framed within the theory of political economy, the dissertation asserts the state promotion of entrepreneurship can be viewed as involving interrelated processes of legitimation and marginalization, and depoliticization and containment. As part of Canada's Innovation Strategy, the state promotion of entrepreneurship, in combination with the recent attitude campaign "Our province is wide open!", and the continued emphasis on the enterprise culture and community 'self-determination', clearly demonstrates the province's adoption of a market-based regional development model. The government accepts that regional differentiation (and development) is almost exclusively connected to factors within the region. The promotion of entrepreneurship training as a solution to individual and community development is the epitome of the market citizenship promoted through the new, Schumpeterian workfare state—a state which reinforces the new economy and places a renewed emphasis on independence, individualism and competition, rather than dependence.

'Market citizenship', as expressed through the ETPs, assists the state in removing

itself from responsibility (financially and ethically) for the well-being of the people of Saskatchewan. The political economic system that encouraged marginalized individuals into the risky enterprise culture is not held accountable. Rather, it is legitimized through the strategies of individual responsibility and the characterization of failure as a natural process and/or a valuable lifelong learning experience. Communities and individuals are reminded they are in control of their own destinies, and, through entrepreneurial innovation and determination, they have the opportunity to succeed. Moreover, the highly competitive and contradictory relations of capitalist production are depoliticized and resistance to the political economic system is contained. At the same time, this retrenchment strategy may contribute to the creation of a new underclass by facilitating the further marginalization of individuals who already experience high levels of social and economic exclusion.

In conclusion, while the data represent a small number of ETP participant experiences and do not reflect all possible ETP scenarios, the findings describe participants' lived experiences, allowing for a more realistic portrayal of ETPs and their outcomes in Saskatchewan. The results of this case study reflect the broader social and economic implications of the restructuring of the state in the context of globalization and the expansion of the enterprise culture. Rather than contributing to independence and empowerment, the findings show that, as part of a neo-liberal political economic system wherein risk has been privatized and social support systems are being dismantled, ETPs appear to contribute to the reproduction of existing social and regional inequalities.

The results of the government's Training Strategy, as well as its new "Wide Open" campaign remain to be seen. A strategy that rests so explicitly on "attitude" and "self-determination", rather than policy and programs that are developed from a united

effort between the state and communities, however, seems questionable at best.

6.4 Policy Recommendations

Based on the research findings, the following policy recommendations are presented:

1. It is recommended that policy makers recognize that small business ownership as a solution to individual unemployment and economic marginalization is a risk-laden, and therefore, questionable strategy. In considering the ways in which to assist individuals currently receiving government financial assistance with the transition from dependence to independence, policy-makers may wish to consider re-directing funds to programs which provide individuals with adequate assistance to address the broader issues of poverty and social exclusion. Such assistance could be targeted to specific areas such as child care, health and nutrition, adequate and affordable housing, transportation, basic education and skills training, and programs which address issues of substance abuse and interpersonal violence. An emphasis on these programs may produce more successful outcomes for all individuals and their communities over the long term.
2. If entrepreneurship training programs are to continue, it is recommended that the funders provide the agencies that deliver such programs with sufficient funding to operate, and sustain, them. This would allow the agencies to address other issues, such as attracting qualified staff, attracting participants, obtaining adequate office space and equipment, serving a large geographical area on limited resources, and providing ongoing business counseling and support services.
3. In order to assist participants with the transition from their training program into small business start-up, it is recommended that participants be provided with adequate financial support and ongoing business counseling and support services (associated with recommendation number one). This may include an increase in the availability, and size, of government grants, as opposed to relying mainly on small business loans. In addition, any training allowance provided to the participants during small business start-up should not deduct minimal income from recipients' monthly payments, and the allowance should be extended to a period of at least one year. In other words, it is recommended that state-funded entrepreneurship training programs provide participants with a warranty—an extended one—on the “tools” that they have been supplied.
4. It is recommended that participants be provided with free access to adequate and comprehensive services, in order to address any existing sociocultural conditions (e.g., personal and/or financial issues) which may further limit their ability to successfully operate a small business.
5. Rather than determining participants' success solely based on narrow, numbers-based

criteria (such as the completion of a business plan), it is recommended that the funders also consider acknowledging the individual achievements of ETP participants, such as personal development.

6. Related to the recommendations above, it is recommended that policy makers seeking to address the issues of individual and community economic development acknowledge that, while most individuals seek to become independent and self-sustaining, in order to do so, they require a variety of sufficient, and ongoing, training and support services.

7. It is recommended that policy makers and ETP administrators consider a more balanced approach to entrepreneurship training by avoiding an excessive emphasis on individual characteristics, such as management skills and attitude. Rather, it is recommended that ETPs recognize the complex factors which may contribute to small business success or failure, and provide individuals (as much as possible) with strategies to confront these factors.

This research provides an opportunity for policy makers to begin to consider alternative strategies for individual and community empowerment and development; strategies that are based on the needs of individuals, families, and communities (see recommendation number one). While it is recognized that financial constraints exist which limit the implementation of certain programs and services, it is argued that the social and economic costs of failing to effectively meet these needs will be far more costly over the long term.

6.5 Research Recommendations

Bruce Tether (1999) noted the dearth of research in the area of enterprise and innovation, given the policy making emphasis on new and/or small firms as key sources of innovation, new technology and employment. Similarly, Ross Klein (1996) argued that further research was needed to better understand the nature of the recent programs designed to address unemployment which have been implemented by both the provincial and federal governments. This research contributes to such an understanding and begins to

move beyond the abstract enterprise discourse of the new economy toward a more contextualized understanding of the real-life experiences of the individuals involved in entrepreneurship training and small business development. The research suggests that the possibilities for entrepreneurship (on its own) as a solution to both unemployment and community economic development, are extremely limited. Therefore, research is needed that will contribute to an understanding of new opportunities and alternative strategies that may address the problems of unemployment and community development.

As Krahn and Lowe (2002) state, it is crucial to consider how the new political economy could be shaped to the advantage of the collective. Research is needed which explores the possibilities that exist to reorient community development agencies away from individualized, innovation strategies of individual and community economic development toward programs that seek to encourage cooperative and sustainable communities.

More broadly, research is needed that will contribute to the development of the sociology of enterprise and innovation. Although research in this area exists, it remains underdeveloped, particularly given the recent developments in the political economic systems of the global economy. These developments continue to create new challenges for sociological investigation. Research opportunities abound to study the implications of the expansion of the enterprise culture and innovation—particularly the development of innovation policies and/or the management of innovation, and the implications for various individuals and groups in society.

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APPENDIX ONE

Chapter Four Context References

Federal political elections information: <http://www.elections.ca/>

Provincial election information: Office of the Chief Electoral Officer, Province of Saskatchewan.

Agency One

economic base: www.sask.cbc.ca/election/constituencies/humboldt.htm

employment rate: ww2.statcan.ca/english/profil/

population size: www.health.gov.sk.ca/info_center_publications_covpop2001/37030.htm

population increased over past 10 years?: ww2.statcan.ca/english/profil/

average total income: ww2.statcan.ca/english/profil/

average education level: ww2.statcan.ca/english/profil/

ethnicity: ww2.statcan.ca/english/profil/

environmental: Atlas of Saskatchewan, 1999, U of S, Dir and Ed. Kai-iu Fung: pp 97; 103.

Used for agricultural purposes?: www.sask.cbc.ca/election/constituencies/humboldt.htm

Agency Two

economic base: www.sask.cbc.ca/election/constituencies/broadview.htm

employment rate: ww2.statcan.ca/english/profil/

population size: www.health.gov.sk.ca/info_center_publications_covpop2001/15430.htm

population increased over past 10 years?: ww2.statcan.ca/english/profil/

average total income: ww2.statcan.ca/english/profil/

average education level: ww2.statcan.ca/english/profil/

ethnicity: ww2.statcan.ca/english/profil/

environmental: Atlas of Saskatchewan, 1999, U of S, Dir and Ed. Kai-iu Fung: pp 97; 103.

Used for agricultural purposes?: Atlas of Saskatchewan, 1999, U of S, Dir and Ed. Kai-iu Fung: p. 222.

Agency Three

economic base: www.sask.cbc.ca/election/constituencies/rosetownbiggar.htm

employment rate: ww2.statcan.ca/english/profil/

population size: www.health.gov.sk.ca/info_center_publications_covpop2001/28730.htm

population increased over past 10 years?: ww2.statcan.ca/english/profil/

average total income: ww2.statcan.ca/english/profil/

average education level: ww2.statcan.ca/english/profil/

ethnicity: ww2.statcan.ca/english/profil/

environmental: Atlas of Saskatchewan, 1999, U of S, Dir and Ed. Kai-iu Fung: pp 97; 103.

Used for agricultural purposes?: Atlas of Saskatchewan, 1999, U of S, Dir and Ed. Kai-iu Fung: p. 222.

Agency Four

economic base: www.sask.cbc.ca/election/constituencies/armriver.htm
employment rate: ww2.statcan.ca/english/profil/
population size: www.health.gov.sk.ca/info_center_publications_covpop2001/28430.htm
population increased over past 10 years?: ww2.statcan.ca/english/profil/
average total income: ww2.statcan.ca/english/profil/
average education level: ww2.statcan.ca/english/profil/
ethnicity: ww2.statcan.ca/english/profil/
environmental: Atlas of Saskatchewan, 1999, U of S, Dir and Ed. Kai-iu Fung: pp. 97; 103.
Used for agricultural purposes?: Atlas of Saskatchewan, 1999, U of S, Dir and Ed. Kai-iu Fung: pp. 97; 103.

Agency Five

economic base: www.city.north-battleford.sk.ca/companies.html
employment rate: ww2.statcan.ca/english/profil/
population size: ww2.statcan.ca/english/profil/
population increased?:
www.health.gov.sk.ca/info_center_publications_covpop2001/43721.htm;
ww2.statcan.ca/english/profil/
average total income: ww2.statcan.ca/english/profil/
average education level: ww2.statcan.ca/english/profil/
ethnicity: ww2.statcan.ca/english/profil/
environmental: Atlas of Saskatchewan, 1999, U of S, Dir and Ed. Kai-iu Fung: pp. 97; 103.
Used for agricultural purposes?: www.city.north-battleford.sk.ca/companies.html

Agency Six

economic base: www.graduateresumes.com/tools/relocate/profile.cfm?cityid=20
employment rate: ww2.statcan.ca/english/profil/
population size: ww2.statcan.ca/english/profil/
population increased over past 10 years?: <http://ww2.statcan.ca/english/profil/>;
www.city.saskatoon.sk.ca/org/quick_facts/index.asp
average total income: ww2.statcan.ca/english/profil/
average education level: ww2.statcan.ca/english/profil/
ethnicity: ww2.statcan.ca/english/profil/
environmental: Atlas of Saskatchewan, 1999, U of S, Dir and Ed. Kai-iu Fung: pp. 97; 103.
Used for agricultural purposes?: www.city.saskatoon.sk.ca/org/quick_facts/index.asp

Agency Seven

economic base: www.sask.cbc.ca/election/constituencies/woodriver.htm
employment rate: ww2.statcan.ca/english/profil/
population size: www.assiniboia.net/CommunityProfile.htm
population increased over past 10 years?: www.assiniboia.net/CommunityProfile.htm

average total income: ww2.statcan.ca/english/profil/
average education level: ww2.statcan.ca/english/profil/
ethnicity: ww2.statcan.ca/english/profil/
environmental: Atlas of Saskatchewan, 1999, U of S, Dir. and Ed. Kai-iu Fung: pp. 97; 103.
Used for agricultural purposes?: Atlas of Saskatchewan, 1999, U of S, Dir and Ed. Kai-iu Fung: p. 222.

Agency Eight

economic base: www.carltontrail.sk.ca/webpage/mempages/rmbaune/bruno/bruno.htm
employment rate: ww2.statcan.ca/english/profil/
population size: www.health.gov.sk.ca/info_center_publications_covpop2001/37130.htm
population increased over past 10 years?: ww2.statcan.ca/english/profil/
average total income: ww2.statcan.ca/english/profil/
average education level: ww2.statcan.ca/english/profil/
ethnicity: ww2.statcan.ca/english/profil/
environmental: Atlas of Saskatchewan, 1999, U of S, Dir and Ed. Kai-iu Fung: pp 97; 103.
Used for agricultural purposes?:
www.carltontrail.sk.ca/webpage/mempages/rmbaune/bruno/bruno.htm

Agency Nine

economic base: www.graduateresumes.com/tools/relocate/profile.cfm?cityid=20
employment rate: ww2.statcan.ca/english/profil/
population size: ww2.statcan.ca/english/profil/
population increased over past 10 years?: <http://ww2.statcan.ca/english/profil/>;
www.city.saskatoon.sk.ca/org/quick_facts/index.asp
average total income: ww2.statcan.ca/english/profil/
average education level: ww2.statcan.ca/english/profil/
ethnicity: ww2.statcan.ca/english/profil/
environmental: Atlas of Saskatchewan, 1999, U of S, Dir and Ed. Kai-iu Fung: pp. 97; 103.
Used for agricultural purposes?: www.city.saskatoon.sk.ca/org/quick_facts/index.asp

APPENDIX TWO

Saskatchewan Survey on Entrepreneurship Training and Development Agencies



Saskatchewan Survey *on entrepreneurship*

Training and development agencies

For the following questions, unless otherwise instructed, please circle the letter that best indicates your response.

1) Does your agency have more than one location in the province?

- a) yes
- b) no

If no, go on to question 4 now.

2) How many locations has your agency established?

- a) less than 5
- b) between 5 and 10
- c) over 10 locations

3) Is your location the head office?

- a) yes
- b) no

For the remainder of the survey, please respond in reference to your location only.

4) What type(s) of services does your agency offer individuals who are interested in entrepreneurship? (You may circle more than one)

- a) a certified or credentialed training program in entrepreneurship
- b) an informal training program in entrepreneurship
- c) access to small business loans
- d) access to small business grants
- e) mentoring referrals
- f) tools which individuals may use to assess the viability of their business venture (please specify)

g) information and resources (please specify)

h) other (please specify)

If your agency does not offer a training program in entrepreneurship, please go on to question 12 now.

5) Does your agency offer more than one type of entrepreneurship training program?

- a) yes
- b) no

6) Please list the name/title of the program(s) that your agency offers, including whether or not it is a correspondence course:

NOTE: If your agency offers more than one type of training program, please respond to the remaining questions, referring only to the largest training program that your agency offers ('largest' meaning the program with the most participants).

7) On average, how many individuals participate in this entrepreneurship training program each time it is offered?

- a) less than 10
- b) between 10 and 20
- c) over 20

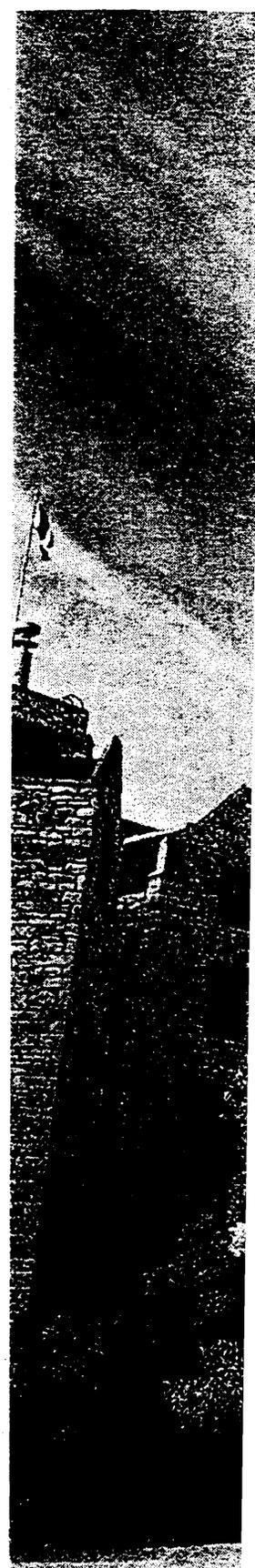
8) How long does this program last?

- a) less than one month
- b) between one and six months
- c) longer than six months, but less than one year
- d) longer than one year

If you circled c) or d), please go on to question 10 now.

9) How many times per year is this program offered?

- a) once per year
- b) two to three times per year
- c) four to five times per year
- d) more than five times per year





10) How long has your agency offered this program?

- a) this is the first time our agency has offered such a program
- b) less than one year
- c) between one and five years
- d) more than five years

11) How does your agency obtain participants for this program? (you may circle more than one)

- a) participants voluntarily request to take our program
- b) our agency actively recruits participants to take our program
- c) participants are directed to take our program from another agency/institution (please specify)

d) other (please specify)

12) What criteria (if any) do you require individuals to meet, in order for them to use your services or participate in your program?

- a) there are no specific criteria
- b) participants must fall within a specific age group (please specify)

c) participants must belong to a specific racial category, such as Aboriginal ancestry (please specify)

- d) participants must have a proposed entrepreneurship plan ready
- e) other (please specify)

13) Of the individuals who have used your agency's services/programs, roughly what percentage have gone on to start their own business?

- a) our services are too recent for any individuals to have started their own business
- b) less than 25%
- c) between 25% and 50%
- d) between 51% and 75%
- e) over 75%

14) Does your agency offer any post-program support services for past participants?

- a) yes
- b) no

If no, go on to question 16 now.

15) What is the nature of these services?

16) What is the population size of the town or city in which your agency is located?

- a) less than 5,000
- b) between 5,000 and 10,000
- c) between 10,001 and 20,000
- d) over 20,000

If you did NOT circle a), please go on to question 18 now.

17) How far away is your agency from an urban centre (over 10,000 people)?

- a) less than 50 kilometres
- b) between 50 and 100 kilometres
- c) over 100 kilometres

18) What is the approximate population size of the area to which your agency provides services?

- a) less than 5,000
- b) between 5,000 and 10,000
- c) between 10,001 and 20,000
- d) over 20,000

19) Would you say that the area your agency serves includes:

- a) Northern Saskatchewan (Prince Albert and areas north of this city)
- b) Central Saskatchewan (Saskatoon and surrounding area to, but not including, Regina)
- c) Southern Saskatchewan (Regina and areas south of this city)

- d) the entire province of Saskatchewan
- e) other (please specify)

20) Including yourself, and only with respect to entrepreneurship services, how many staff members work for your agency?

- a) less than 5 staff members
- b) between 5 and 10 staff members
- c) over 10 staff members

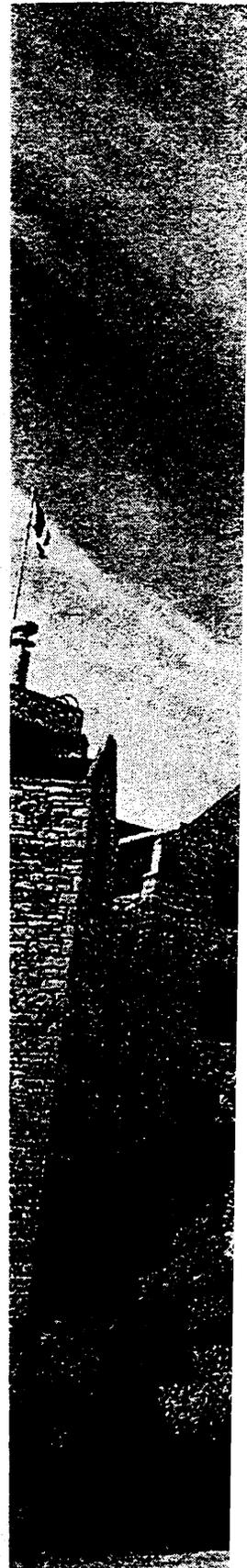
For the following statements, please circle the letter next to the category of agreement that best reflects your agency's philosophy of entrepreneurship and/or mandate (please circle only one response per question).

21) Encouraging small business development is an effective way to create jobs.

- a) strongly agree
- b) agree
- c) undecided
- d) disagree
- e) strongly disagree

22) Our entrepreneurship services encourage participants to develop business ventures that are related to traditional forms of farming (e.g., crops: wheat, barley; livestock: cows, hogs; method: non-organic).

- a) strongly agree
- b) agree
- c) undecided
- d) disagree
- e) strongly disagree





- 23) Our entrepreneurship services encourage participants to develop business ventures that are related to alternative forms of farming (e.g., crops: spices, legumes; livestock: bison, elk; method: organic).
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 24) Our entrepreneurship services encourage participants to develop business ventures that are related to agribusiness.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 25) Our entrepreneurship services encourage participants to consider co-operative business ventures.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 26) Our entrepreneurship services do not encourage participants toward any specific type of business venture.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 27) Our entrepreneurship services encourage participants to develop business ventures within their local community.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 28) Small business is an effective way to contribute to a community's economic development.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 29) Operating a small business, though it involves risk, provides a valuable learning experience for individual entrepreneurs.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 30) Our entrepreneurship services encourage participants to develop business ventures that will contribute to the social well-being of their local community.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree

31) Small business is an effective way to contribute to a community's social development.

- a) strongly agree
- b) agree
- c) undecided
- d) disagree
- e) strongly disagree

32) The following are ten statements about small business ownership. Indicate your opinion by circling whether you strongly agree (SA), agree (A), neither agree nor disagree/don't know (DK), disagree (D), or strongly disagree (SD).

A good measure of a small business's success is an ever-increasing profit margin.

SA A DK D SD

Government regulation slows economic growth and business initiative.

SA A DK D SD

A good measure of a small business's success is the extent to which it contributes to local community development.

SA A DK D SD

The main goal of a small business owner must be to accumulate profit.

SA A DK D SD

Any small business can succeed-it is up to the individual owner to make that success happen.

SA A DK D SD

The main goal of a small business owner must be to create full-time jobs.

SA A DK D SD

A small business owner that is flexible (i.e., ready for change) is most likely to succeed.

SA A DK D SD

The main goal of a small business owner must be to ensure her/his business does not harm the environment.

SA A DK D SD

In order to help small business grow, the mandatory minimum wage should be eliminated.

SA A DK D SD

The success of a small business depends upon a variety of factors, many of which are beyond the individual owner's control.

SA A DK D SD

33) Please list, in order of importance (with 'a' being the most important), five characteristics that you feel a successful entrepreneur must have:

- a) _____
- b) _____
- c) _____
- d) _____
- e) _____

34) Please specify in order of importance (with 'a' being the most important), the main factors that you believe prevent a small business from succeeding once it has begun operation:

- a) _____
- b) _____
- c) _____
- d) _____
- e) _____



- 41) What is the highest level of schooling you have attained?
- a) less than grade nine
 - b) less than grade 12
 - c) completed grade 12
 - d) some community college/technical school
 - e) community college/technical school diploma or certificate
 - f) some university
 - g) university undergraduate degree
 - h) university graduate degree
 - i) other (please specify)
-
-

- 42) Many people consider their ethnic background to be something like: English, French, Métis, Aboriginal (Native) Canadian, East Indian, Iranian, African American, Jamaican, Nigerian, Japanese, Chinese or Korean. What do you consider your ethnic group to be?
-
-

Thank you
for your participation !

APPENDIX THREE

Saskatchewan Survey on Entrepreneurship Training and Development (Entrepreneurship Training Program Participant Survey)



Saskatchewan Survey on entrepreneurship

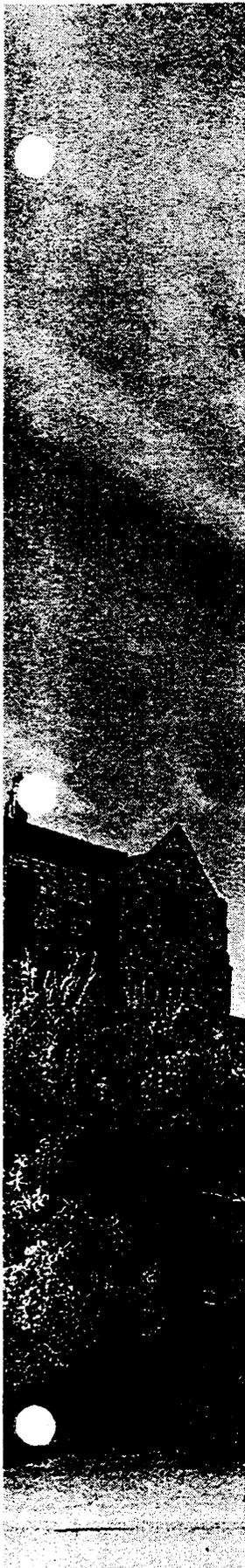
Training and Development

With respect to each of the following statements, please circle the letter next to the category of agreement that you feel best reflects your beliefs (please circle only one response per question).

- 1) Encouraging small business development is an effective way to create jobs.
 - a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 2) The entrepreneurship services of this agency encourage participants to develop business ventures that are related to traditional forms of farming (e.g., **crops:** wheat, barley; **livestock:** cows, hogs; **method:** non-organic).
 - a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 3) The entrepreneurship services of this agency encourage participants to develop business ventures that are related to alternative forms of farming (e.g., **crops:** spices, legumes; **livestock:** bison, elk; **method:** organic).
 - a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 4) The entrepreneurship services of this agency encourage participants to develop business ventures that are related to agribusiness.
 - a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 5) The entrepreneurship services of this agency encourage participants to consider co-operative business ventures.
 - a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 6) The entrepreneurship services of this agency do not encourage participants toward any specific type of business venture.
 - a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree

- 7) Operating a small business, though it involves risk, provides a valuable learning experience for individual entrepreneurs.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 8) I believe that operating my own small business is the best way for me to gain the financial success I need.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 9) I believe that operating my own small business is the best way for me to gain the personal fulfilment I need.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 10) Operating my own small business is the best way for me to gain control over my career.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 11) The entrepreneurship services of this agency encourage participants to develop business ventures within their local community.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree
- 12) Small business is an effective way to contribute to a community's economic development.
- a) strongly agree
 - b) agree
 - c) undecided
 - d) disagree
 - e) strongly disagree





13) The entrepreneurship services of this agency encourage participants to develop business ventures that will contribute to the social well-being of their local community.

- a) strongly agree
- b) agree
- c) undecided
- d) disagree
- e) strongly disagree

14) Small business is an effective way to contribute to a community's social development.

- a) strongly agree
- b) agree
- c) undecided
- d) disagree
- e) strongly disagree

15) How important is it to you that you establish your business within your local community?

- a) not important at all
- b) somewhat important
- c) very important
- d) extremely important
- e) do not know

16) Do you expect that you will establish your business within your local community?

- a) yes
- b) no
- c) do not know

If yes, go on to question 17 now. If no, where do you expect to establish your business?

Please go on to question 17.

17) What type of small business do you expect to operate (please specify)?

- a) farm-related _____
- b) agribusiness _____
- c) service _____
- d) tourism _____
- e) manufacturing _____
- f) other _____
- g) do not know

If you do not know, go on to question 19 now.

18) For what reason(s) do you wish to operate this particular type of small business?

19) What would you say is the most significant advantage to operating your own business, as opposed to working as an employee?

20) What would you say is the most significant disadvantage to operating your own business, as opposed to working as an employee?

21) The following are ten statements about small business ownership. Indicate your opinion by circling whether you strongly agree (SA), agree (A), neither agree nor disagree/don't know (DK), disagree (D), or strongly disagree (SD).

A good measure of a small business's success is an ever-increasing profit margin.

SA A DK D SD

Government regulation slows economic growth and business initiative.

SA A DK D SD

A good measure of a small business's success is the extent to which it contributes to local community development.

SA A DK D SD

The main goal of a small business owner must be to accumulate profit.

SA A DK D SD

Any small business can succeed-it is up to the individual owner to make that success happen.

SA A DK D SD

The main goal of a small business owner must be to create full-time jobs.

SA A DK D SD

A small business owner that is flexible (i.e., ready for change) is most likely to succeed.

SA A DK D SD



The main goal of a small business owner must be to ensure her/his business does not harm the environment.

SA A DK D SD

In order to help small business grow, the mandatory minimum wage should be eliminated.

SA A DK D SD

The success of a small business depends upon a variety of factors, many of which are beyond the individual owner's control.

SA A DK D SD

22. Please list, *in order of importance* (with 'a' being the most important), five characteristics that you feel a successful entrepreneur must have:

- a) _____
- b) _____
- c) _____
- d) _____
- e) _____

23) Please specify the main reason(s) why you are, or what led you to be, interested in becoming an entrepreneur:

24) Please specify *in order of importance* (with 'a' being the most important), the main factors that you believe might prevent your business from succeeding once it has begun operation:

- a) _____
- b) _____
- c) _____
- d) _____
- e) _____

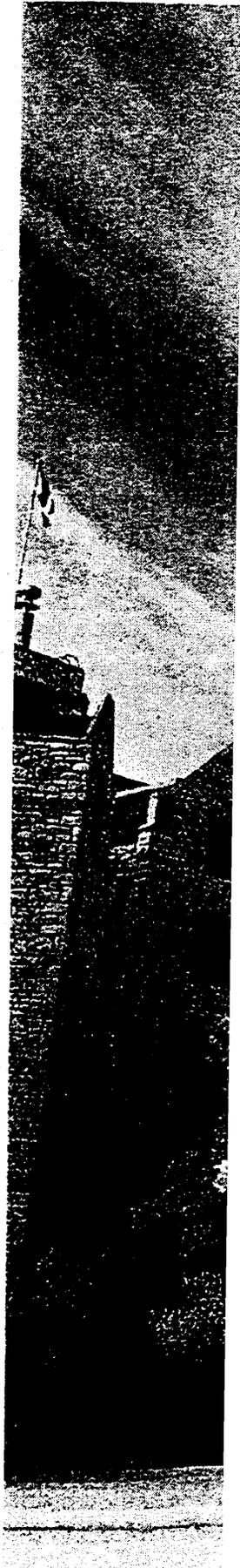
25) What do you expect to accomplish through your participation in this entrepreneurship training program?

26) Upon completing (or nearing completion) of your program, do you believe that your expectations have been met?

- 1) yes
- 2) no

27) What would you say are the main problems (if any) that you have faced during your participation in this entrepreneurship training program?

28) What would you say are the main benefits of your participation in this entrepreneurship training program?





29) To what extent would say that your view of entrepreneurship has changed as a result of your participation in this training program? Would you say that is has changed:

- a) drastically
- b) somewhat
- c) not at all
- d) do not know

If you circled c) or d), please go on to question 32 now.

30) Would you say that you now view entrepreneurship in a:

- a) more positive way
- b) more negative way
- c) do not know

31) What do you think is the main reason for this change?

The following set of questions provides us with some general information, so that we may understand more about the education and work history of young entrepreneurs in Saskatchewan.

32) What is the highest level of schooling you have attained?

- a) less than grade nine
- b) less than grade 12
- c) completed grade 12
- d) some community college/technical school diploma or certificate
- e) community college/technical school diploma or certificate
- f) some university
- g) university undergraduate degree
- h) university graduate degree
- i) other (please specify) _____

33) Have you had any type of paid employment in the last year?

- a) yes
- b) no

34) Are you currently working for pay?

- a) yes
- b) no
- c) temporarily not working

If you circled either b or c, go on to question 38 now.

35) How many hours do you work for pay in a normal week?

- a) less than 10 hours per week
- b) between 10 and 20 hours per week
- c) between 21 and 30 hours per week
- d) over 30 hours per week

36) Is your job permanent or temporary?

- a) permanent
- b) temporary
- c) do not know

If your job is permanent, go on to question 38 now.

37) Are you working on a temporary basis by your own choice?

- a) yes
- b) no

38) When you last worked, what was your specific occupation (what did you do)? Please be as specific as possible.

39) What is your main source of personal income at present?

- a) wages from a full-time job(s)
- b) wages from a part-time job(s)
- c) income from self-employment
- d) income from property ownership
- e) income from investments
- f) unemployment insurance
- g) disability insurance
- h) child support or alimony
- i) social assistance
- j) other (please specify) _____

For our records, to ensure accurate representation, would you please answer the following questions on your personal characteristics. Please remember that all answers are confidential and are used solely for the purposes of categorizing respondents.

40) Age

- a) 18 to 21 years of age
- b) 22 to 25 years of age
- c) 26 to 29 years of age
- d) other (please specify) _____

41) Sex

- a) male
- b) female





42) Many people consider their ethnic background to be something like: English, French, Métis, Aboriginal (Native) Canadian, East Indian, Iranian, African American, Jamaican, Nigerian, Japanese, Chinese or Korean. What do you consider your ethnic group to be (please specify)?

43) What is the highest level of education your father received?

- a) less than grade nine
- b) less than grade 12
- c) completed grade 12
- d) some community college/technical school
- e) community college/technical school diploma or certificate
- f) some university
- g) university undergraduate degree
- h) university graduate degree
- i) other (please specify) _____
- j) do not know

44) What is the highest level of education your mother received?

- a) less than grade nine
- b) less than grade 12
- c) completed grade 12
- d) some community college/technical school
- e) community college/technical school diploma or certificate
- f) some university
- g) university undergraduate degree
- h) university graduate degree
- i) other (please specify) _____
- j) do not know

45) What is your father's occupation?
(If not employed, please specify)

46) What is your mother's occupation?
(If not employed, please specify)

47) Do you currently live at home with your parents or guardian?

- a) yes
- b) no

48) What is your marital status?

- a) married
- b) divorced
- c) widowed
- d) separated
- e) never married

49) Do you have any dependents?

- a) yes
- b) no

If no, go on to question 50. If yes, how many?

50) In which of the following categories did your total family income fall, from all sources, in 1999 before taxes?

(*family refers to those currently living with you)

- a) under \$5,000
- b) 5,001 to 15,000
- c) 15,001 to 25,000
- d) 25,001 to 35,000
- e) 35,001 to 45,000
- f) 45,001 to 60,000
- g) over 60,000
- h) do not know

51) In comparison with people your own age, would you describe your family's financial situation as:

- a) wealthy
- b) well-off
- c) comfortable
- d) adequate
- e) difficult
- f) poor
- g) do not know

52) Do you currently live on/in:

- a) a farm
- b) an acreage
- c) a reserve
- d) a small town
(less than 5,000 people)
- e) a large town
(between 5,000 and 10,000)
- f) a small city
(between 10,001 and 20,000)
- g) a large city
(over 20,000)
- h) other

53) Would you be willing to talk with us further about some of the issues presented in this survey?

- a) yes
- b) no

If yes, on the separate page provided, please write your name, address and phone number, so that we may contact you for an interview.



APPENDIX FOUR

List of Saskatchewan Entrepreneurship Training and Development Agencies

Native Economic Development Agencies

Aboriginal Business Canada
Industry Canada
7th Floor, 123-2nd Avenue South
Saskatoon, SK. S7K 7E6
975-4329 or fax: 975-5334
e-mail: abcsask@ic.gc.ca

Saskatchewan Indian Equity Foundation
(SIEF)
SIEF Business Services Inc.
101-103C Packham Avenue
Saskatoon, SK. S7K 4K4
955-4550 or fax: 373-4969

SaskNative Economic Development
Corporation (SNEDCO)
Business Advisory Services Program
3026 Taylor Street East
Saskatoon, SK. S7H 4J2
477-4350

Northern Community-Based Regional Economic Development Agencies (CREDO)

Clearwater Regional Development
Corporation
Box 310
La Loche, SK. S0M 1G0
822-2032 or fax: 822-2305
Peter Janvier

Creighton/Denare Beach Regional
Development Corporation
Box 478
Creighton, SK. S0P 0A0
688-3538 or fax: 688-4110
Cathy Hynes

Dazi Regional Development Corporation
Box 280
Buffalo Narrows, SK. S0M 0J0
235-2270 or fax: 235-2288
Terry Trottier

La Ronge/Air Ronge Community
Development Corporation
Box 210
La Ronge, SK. S0J 1L0
425-3055 or fax: 425-3883
Angus Pratt

Northeast Economic Development
Association Inc.
Box 100
Christopher Lake, SK. S0J 0N0
982-4546 or 982-4818 or fax: 982-4546

Three Rivers CREDO Board Inc.
Box 280
Ile A La Crosse, SK. S0M 1C0
833-2122 or 833-2132
Darcy Morin

Newsask Community Futures Development Corporation
Box 357
904-101 Avenue West
Tisdale, SK. S0E 1T0
873-4449 or fax: 873-4645
Judy Childs, Manager

Prince Albert Community Futures Development Corporation
P.O. Box 488
Prince Albert, SK. S6V 5R8
763-8125 or fax: 763-8127
Dale Hassett, Manager

South Central Community Futures Development Corporation
P.O. Box 1087
229-1st Avenue West
Assiniboia, SK. S0H 0B0
642-5558 or fax: 642-5963
Marcel Thorhaug, Business Development Officer

Sunrise Community Futures Development Corporation
P.O. Box 353
Weyburn, SK. S4H 2L1
842-8803 or fax: 842-4069
James Stewart, Manager

Visions North Community Futures Development Corporation
Box 810
La Ronge, SK. S0J 1L0
236-4422 or 425-2205
Duncan Cassels, Manager

Northwest Community Futures Development Corporation
1142B-100th Street
North Battleford, SK. S9A 3L8
446-3200 or fax: 445-8076
Joan Corneil, Manager

Sagehill Development Corporation
Box 10
Bruno, SK. S0K 0S0
369-2610 or fax: 369-4142
Diane Olchowski, Manager

Southwest Community Futures Development Corporation
P.O. Box 10
885-6th Avenue North East
Swift Current, SK. S9H 3V5
773-0900 or fax: 773-0906
Al Fuchs, Manager

Ventures Community Futures Development Corporation
44-4th Avenue North
Yorkton, SK. S3N 1A2
782-1299 or fax: 783-2590
Wayne Cameron, Manager

Western Economic Diversification Canada
P.O. Box 2025
Saskatoon, SK. S7K 3S7
975-4816 or fax: 975-5484
Blaine Edmison, Manager

**Regional Economic Development Agencies
(REDA)**

Border REDA
P.O. Box 116
Denzil, SK. S0L 0S0
358-2074 or fax: 867-9898
Norbert Leibel, Chairperson

Cornerstone REDA
P.O. Box 10
Carlyle, SK. S0C 0R0
634-4384 or 636-2131
Orlin Hector, Chairperson

Entrepreneurs 2000 REDA Inc.
P.O. Box 1570
Rosetown, SK. S0L 2V0
882-1300 or fax: 882-3166
Graham Mickleborough

Gateway REDA
P.O. Box 1617
Moosomin, SK. S0G 3N0
435-3177 or 435-3343
Harry Kessler, Chairperson

Great River Lakes REDA
Box 736
Outlook, SK. S0L 2V0
867-9566 or 867-9898
Bill Matlock, Chairperson

Mainline REDA Inc.
Box 849
Broadview, SK. S0G 0K0
696-2550 or fax: 696-2550
Gary Cole, Chairperson

Carlton Trail REDA Inc.
P.O. Box 720
Humboldt, SK. S0K 2A0
682-2631 or fax: 682-3101
Doug Still, Chairperson

Eden REDA
P.O. Box 357
Tisdale, SK. S0E 1T0
873-4449 or fax: 873-4645
Warren Radloff, Chairperson

Etonami Valley REDA Inc.
P.O. Box 730
Hudson Bay, SK.
S0E 0Y0
865-2263 or fax: 865-2800
Vie Haugerud, Chairperson

Good Spirit REDA
P.O. Box 567
Kamsack, SK. S0A 2S0
542-2801 or fax: 542-4288
Lorne Brischuk, Chairperson

Long Lake REDA
P.O. Box 1082
Watrous, SK.
S0K 4T0
946-2223 or fax: 946-2297
Wayne Bush, Chairperson

Midwest REDA
Box 327
Biggar, SK. S0K 0M0
948-2295 or fax: 948-5134
Evan Simpson, Chairperson

Moose Jaw REDA
c/o 88 Saskatchewan Street East
Moose Jaw, SK. S6H 0V4
691-4288 or fax: 691-4280
Lynn Starkey, Chairperson

Prince Albert REDA
1084 Central Avenue
Prince Albert, SK. S6V 7P3
922-1778 or fax: 922-4727
Valerie Smith, Chairperson

Saskatoon REDA
345-3rd Avenue South
Saskatoon, SK. S7K 1M6
664-0720 or fax: 244-5033
... person

South Parkland REDA
P.O. Box 2289
Melville, SK. S0A 2P0
728-2443 or fax: 728-2443
Raymond Miller, Chairperson

Touchwood Hills REDA
P.O. Box 121
Punnichy, SK. S0A 3C0
835-2450 or fax: 835-2100
Jim Piot, Chairperson

Northwest REDA
P.O. Box 39
Buffalo Narrows, SK. S0M 0J0
235-4225 or fax: 235-4699
Ross MacLeod, Chairperson

Red Coat REDA
P.O. Box 1087
Assiniboia, SK. S0H 0B0
692-6525 or fax: 694-1728
Gordon Bell

South East REDA
P.O. Box 1300
Weyburn, SK. S4H 3J9
842-8001 or fax: 842-8033
Marinanne Skolnik, Chairperson

South West REDA
P.O. Box 10
885-6th Avenue North East
Swift Current, SK.
773-0900 or fax: 773-0900
Marlyn Clary, Chairperson

West Central REDA Inc.
R.M. of Kindersley No. 290
P.O. Box 1210
Kindersley, SK. S0L 1S0
463-2524 or fax: 463-4197
Wayne Nargang, Chairperson

Formal Post-Secondary Training Institutions

Universities

none

SIAST Campuses

Wascana Institute
P.O. Box 556
Regina, SK. S4P 3A3
787-4356 or fax: 787-4278
Toll free 1-800-667-7730
e-mail: Welte@SIAST.sk.ca

Woodland Institute
P.O. Box 3003
Prince Albert, SK. S6V 6G1
953-7000 or fax: 953-7099
Toll free 1-800-667-9664
e-mail: Bannerman@SIAST.sk.ca

Regional Colleges

Carlton Trail Regional College
Box 720
623-7th Street
Humboldt, SK. S0K 2A0
682-2623 or fax: 682-3101

Cumberland Regional College
Box 2225
220 Centre Avenue
Nipawin, SK. S0E 1E0
862-9833 or fax: 862-4940
e-mail: CRC@sasknet.sk.ca

Cypress Hills Regional College
Box 5000
129-2nd Avenue North East
Swift Current, SK. S9H 4G3
773-1531 or fax: 773-2384
e-mail: cyhrc@sk.sympatico.ca

Prairie West Regional College
Box 700
Biggar, SK. S0K 0M0
948-3363 or fax: 948-2094
e-mail: pwrctbig@sasknet.sk.ca

Southeast Regional College
Souris Valley Campus
Box 2003
Weyburn, SK. S4H 2Z9
848-2505 or fax: 848-2517

Private Vocational Schools

Academy of Learning
210 Smith Street
Yorkton, SK. S3N 3S6
782-4661 or fax: 786-4208

Deloitte and Touche
400-122 1st Avenue South
Saskatoon, SK. S7K 7E5
343-4208 or fax: 343-4240

Universal Career College Inc.
226-20th Street East
Saskatoon, SK. S7K 0A6
652-7878 or fax: 244-1219
e-mail: ccampus@sk.sympatico.ca

Western Canadian Management Institute
Box 2975, 3300 2nd Avenue West
Prince Albert, SK. S6V 7M4
763-8558 or fax: 953-0910

APPENDIX FIVE

Survey Information Form

Saskatchewan Survey on Entrepreneurship Training and Development Study Information Form

1. **Title of Study:** "Me, Inc."—Entrepreneurship Training and Small Business Development Programs for Young Adults in Saskatchewan
2. **Committee Supervisor:** Professor Terry Wotherspoon (306) 966-6925
Project Supervisor/Researcher: Joanne Butler, Ph.D. candidate and researcher (306) 966-8907 (work), (306) 374-1607 (home), fax: (306) 966-8904, e-mail butlerj@sask.usask.ca
University of Saskatchewan, College of Graduate Studies and Research

3. The purpose of this research is to study entrepreneurship training programs in Saskatchewan. The objective of this research is to provide a more complete understanding of the relationship between entrepreneurship training programs and the individuals who participate in them. Specifically, this project seeks to understand: the goals of the various training programs offered throughout the province; who is participating in these programs, why and what they expect to gain from such participation (i.e., what are their goals?); the extent to which participants believe that their goals have been met and the reasons why or why not; and, finally, the extent to which the goals of the entrepreneurship training programs match those of the participants. If the goals of the agencies and the participants are not the same, in what ways do these goals differ and what are the implications of these differences?

4. Please do not write your name on any part of the questionnaire.

Please read the questionnaire instructions carefully. If you have any questions, you may contact the researcher for help at any time through the means listed in #2 of this consent form (call collect to (306) 374-1607, if long distance charges are applicable).

You may use either a pencil or a pen to complete the questionnaire.

It is estimated that this questionnaire will take about 20 minutes to complete.

Once you have completed the questionnaire, please return it to the researcher in the stamped, self-addressed envelope provided.

5. There are no foreseeable risks, side effects or discomforts that will result from your participation in this study. However, in the unlikely event that you should begin to feel uncomfortable about any information that you are providing, you are free to move on to the next question or discontinue your participation altogether.

6. At any time, you are free to discontinue your participation in this study, in which case your data will be deleted from the study and destroyed. Your decision not to participate will have absolutely no effect, should you decide to seek access to programs and/or services at the University of Saskatchewan or any other public agency. At the same time, the researcher may choose to discontinue a participant's involvement in the study in which case her/his data will be deleted from the study and destroyed. This would only occur if the questionnaire is completed incorrectly or if certain information provided in the questionnaire is not used in the data analysis.
7. In order to protect your anonymity as a participant, you are asked to avoid placing your name on the questionnaire. In this way, any information that you provide will remain completely confidential. The questionnaires and study results will be stored in sealed boxes in a secure, locked facility to which only the researcher has access. The study results and associated material will be securely stored for a period of five years, after which time it will be destroyed (excluding the dissertation, any resulting publications, and the computer disks upon which the raw data will be stored). No material will be destroyed where there is concern from other investigators, colleagues or readers of resulting publications which may require access to primary data or a re-analysis of the data. As the principal investigator of this project, I will verify the authenticity of all data, or other factual information, produced by this research, while continuing to protect the confidentiality of the participants.
8. The data collected from this study will be used in the formation of a dissertation on young adults and their participation in entrepreneurship training programs in Saskatchewan. Your name will never be used in any part of this study. In any publication that results from this research, only aggregate data will be used. However, when quotes are being used from individual participants, any names, places, dates and any other information perceived to violate confidentiality will be changed.
9. Should any new information about the study, or changes to it, arise after it has already started, you will be told immediately, so that you can decide whether or not you want to continue as a participant.
10. Once you have completed the questionnaire, if you have any questions or comments, you may contact me for any clarification. Remember that all the information you provide will be kept confidential and your name will not be used in any part of the study documentation or results. You will have access to the study and its results through either myself (Joanne Butler) or the University of Saskatchewan.

APPENDIX SIX

Interview Participation Request Form

Interview Participation Request Form

We very much appreciate your willingness to share information about your plans regarding entrepreneurship training and small business. We are hoping to discuss this topic in more detail by doing a number of in-person interviews. These interviews would take approximately 30 minutes to one hour to complete and your confidentiality is guaranteed.

If you would like to talk further about your entrepreneurship training and small business plans, please complete this form and return it to the researcher in the white, self-addressed, stamped envelope provided. In this way, there will be no connection between the information you write on this request form and the information that you have provided in the questionnaire. These two documents will remain completely separate.

Name _____

Address P.O. Box/Street Number: _____

Town/City: _____

Postal Code: _____

Phone No. _____

E-mail _____

Saskatchewan Entrepreneurship Training and Development Survey
1437 College Drive, Saskatoon, SK S7N 0W6
Telephone: (306) 966-8907 Facsimile: (306) 966-8904 E-mail: butterj@sask.usask.ca

APPENDIX SEVEN

Data/Transcript Release Form

**Saskatchewan Survey on Entrepreneurship Training and Development
Data/Transcript Release Form**

1. Title of Study: "Me, Inc."—A Study of Entrepreneurship Training and Small Business Development Programs for Young Adults in Saskatchewan

2. Research Supervisor: Professor Terry Wotherspoon (306) 966-6925
Principal Researcher: Joanne Butler, PhD student and researcher
(306) 966-8907 (work), (306) 374-1607 (home), fax: (306) 978-4011,
e-mail jbutler@sk.sympatico.ca
University of Saskatchewan, College of Graduate Studies and Research

I _____, have reviewed the complete transcript of my personal interview in this study and acknowledge that the transcript accurately reflects what I said in my interview with Joanne Butler. I hereby authorize the release of this transcript to Joanne Butler to be used in the manner described in the consent form. I have received a copy of this Data/Transcript Release Form for my own records.

Signatures:

Participant _____
Researcher _____

Date _____
Date _____

Participant's name and address

Joanne Butler
Department of Sociology
#9 Campus Drive
Saskatoon, SK. S7N 5A5

January 29, 2001

Dear _____:

At last I have transcribed the text from our interview last fall. I apologize for the delay in sending this to you for your review. However, I do hope that you will find the time to review the text and return your comments to me. I have included one copy of the transcript for your records. Upon reviewing what I have sent, should you find that there is information that is either incorrect or missing altogether, please indicate as much on the second copy of the transcript (I have provided a self-addressed envelope for you to mail your comments back to me). In addition, I have also enclosed two copies of the transcript release form. Please keep one copy for yourself and sign the other, so that I have a record of your approval of the transcripts.

You will note that, throughout the transcript I use the term "ETP", which represents "entrepreneurship training program". In addition, you will note that your name has been changed, in order to provide confidentiality.

Once again, I enjoyed the opportunity to speak with you about your entrepreneurship training experience and your small business efforts.

I wish you the best of luck in your efforts to succeed and I look forward to your reply at your earliest convenience.

Sincerely,

Joanne Butler
966-8907 or 966-6924
butlerj@sask.usask.ca