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Article

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Rural and urban women entrepreneurs: A comparison of service needs and delivery methods priorities

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Abstract

Women entrepreneurs face a wide variety of barriers and challenges throughout the life and growth of their entrepreneurial venture. This study expands the knowledge base on women entrepreneurs' needs, specifically their needs in terms of service areas and service delivery method preferences. Twenty three "needed" service areas were identified by 95 Manitoba based women entrepreneurs. The first five included: finding new customers, growth benefits and tools, market expansion, general marketing, and networking skills. This study also examined the differences between urban and rural based entrepreneurs. Two service need areas "how to find mentors and role models" and "legal issues" exhibited statistically significant priority differences. Service delivery methods did not produce any statistically significant differences. Overall, this study concludes that regardless of location, women entrepreneurs' training and support needs are not significantly that different. The effects of entrepreneurial stage and years in business on entrepreneurial support needs are also examined.

Keywords: entrepreneurship, women owned businesses, urban and rural communities, entrepreneurial training, business education, business support services, Canada

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1 INTRODUCTION

This exploratory study was designed to build on previous research which examined the type of services women entrepreneurs wish to obtain from entrepreneurial support agencies. This study adds two additional elements to this area of research: what type of supports can agencies offer to encourage and assist Manitoba women entrepreneurs' business venture growth and overall does the type of support/assistance needed differ between urban and rural Manitoba women entrepreneurs. Previous research has already established that entrepreneurs' service needs differ based upon entrepreneurial stage. This study also asks if service needs differ based on location?

The area of service and growth needs of women entrepreneurs is an important one as women are increasingly participating in small business ownership and entrepreneurship. In fact, according to Industry Canada, in 2001 nearly half of all small and medium enterprises had at least one female owner. In addition to that statistic, the number of Women business owners are constantly growing and is projected to reach the one million mark in Canada by 2010 (CIBC 2005).

Although the number of women entrepreneurs is growing, research has identified that women entrepreneurs' enterprises are less likely to grow when compared to their male counterparts (Huot & Carrington, 2006). Building on the barriers to growth identified in the literature review, additional service areas related to these barriers have been added into the support choices offered in this study on Manitoba women entrepreneurs.

Overall, women entrepreneurs face a wide variety of challenges both in starting and growing their business ventures. Considering these challenges, entrepreneurial advising, training and education services have been found to play a positive role in venture success (Bird, Sapp & Lee, 2001; Chrisman, 1999; Chrisman & McMullan, 2004; Hughes, 2006). Specifically, it has been shown to be an important resource effective at reducing the number of small business failures (Menzies & Gasse, 1999), and expanding and enhancing entrepreneurial/management knowledge (Ganesan, Kaur & Maheshwari, 2002; Menzies & Gasse, 1999; Robinson, 1982). However, it has been noted that geographic location establishes to a large extent the availability of resources vital to the entrepreneurial ventures start up and success (Birch, 1987; Porter, 1990). Which leads to the questions: are there different service needs and priorities for rural women entrepreneurs? Are there any additional service needs to be considered based on the challenges faced by rural entrepreneurs? What are the best mechanisms to deliver the supports required? Overall, there appears to be a lack of research on rural Canadian women entrepreneurs. This study will aid in expanding this limited base of research. Also, it will provide additional insight to aid women entrepreneurial support agencies such as the Women's Enterprise Center of Manitoba (WEC) in the design, creation and implementation of their programs.

This article begins by reviewing current literature on the service needs and barriers to growth for women entrepreneurs. It also provides a literature review of rural entrepreneurial barriers, training delivery methods and other training/service considerations. Next, the methodology section describes the research design, data collection methods and results followed by this study's result interpretation. The final section presents this study's conclusions and practical implications.

2 REVIEW OF RELATED LITERATURE

Women Entrepreneurs' Service Needs

Researchers have looked at the service needs of entrepreneurs from a variety of perspectives. In examining the research on entrepreneurial service needs and barriers, a number of common service area themes appeared. The goal in this area was to make a listing (table 1) of the more common service needs of entrepreneurs in general, as opposed to limiting this study to one specific perspective. As part of the survey, free form sections were added to ensure a service area deemed important by participating women entrepreneurs had not been neglected.

The starting point for the list of service areas began with Alpander, Carter and Forsgren's (1990) study which identified ten critical problem areas for entrepreneurs in their first three years. Specifically, they identified the following areas:

1. finding new customers,
2. obtaining financing,
3. recruiting and hiring new employees,
4. recruiting and hiring new managers,
5. dealing with current employee problems,
6. product pricing,
7. planning for market expansion,
8. handling legal problems,
9. determining and maintaining product quality and
10. dealing with government agencies

Relating to the ten points identified above, further research indicated additional service details tied into these areas:

Finding new customers:

- a) instability of demand (Carrington, 2006),
- b) market/competitive assessment (Orser & Riding, 2006) and
- c) marketing in general (Ganesan et al., 2002; Kalyani & Chandralekha, 2002)

Financing:

- a) management of working capital (Ganesan et al., 2002)
- b) accounting (Lorrain & Laferte, 2006) including budgeting (Nelson, 1987)

Dealing with government agencies

- a) levels of taxation (Carrington, 2006; Nelson, 1987)
- b) government regulations (Prime Ministers Task Force, 2003).

There were also a number of additional themes in the research to add to the growing list:

- a) time management (Lorrain & Laferte, 2006),
- b) balancing life and family (Orser & Riding, 2006),
- c) stress management skills (Lorrain & Laferte, 2006),
- d) negotiation skills (Ganesan et al., 2002),
- e) networking (Ganesan et al., 2002; Krishna, 2003; Langowitz, Sharpe & Godwyn, 2006; Menzies, Brenner, & Filion, 2006; Merrett & Gruidl, 2000; Miaoulis, Brown & Saunders, 2005; Pages, 2005; Totterman & Sten, 2005; Witt, 2004),
- f) finding mentors/mentorship (Langowitz et al., 2006; Miaoulis et al., 2005; Merrett & Gruidl, 2000; Pages 2005),
- g) delegation (Krishna, 2003) and
- h) business plan (Katerina & Trihopoulou, 2005; Nelson, 1987; Orser & Riding, 2006) /how to start a business (Prime Ministers Task Force, 2003; Rotefoss & Kolvereid, 2003).

Strategic planning, production/operations (Kickul, Gundry & Sampson, 2007) and information on growth tools (Orser & Riding, 2006) are also areas added (table 1).

Table 1: Entrepreneurial Service Needs by Theme

Theme	Service Need Identified	Study Reference
Finding new customers	Instability of demand	Carrington 2006
	Market/competitive assessment	Orser and Riding 2006
	General marketing	Ganesan, et al. 2002 Kalyani and Chandralekha 2002
Financing	Management of working capital	Ganesan, et al. 2002
	Accounting including budgeting	Lorrain and Laferte 2006, Nelson 1987
Dealing with government agencies	Levels of taxation	Nelson 1987
	Government regulations	Prime Ministers Task Force
Personal challenges	Time management	Lorrain and Laferte 2006
	Balancing life and family	Orser and Riding 2006
	Stress management skills	Lorrain and Laferte 2006
	Negotiation skills	Ganesan, et al. 2002
	Networking	Ganesan, et al. 2002; Krishna 2003; Langowitz, et al. 2006; Menzies, et al. 2006; Merrett and Gruidl 2000; Miaoulis, et al. 2005; Pages 2005; Totterman and Sten 2005; Witt 2004
	Finding Mentors/Mentorship	Langowitz, et al. 2006; Miaoulis, et al. 2005; Pages 2005
	Delegation	Krishna 2003
	Business Planning/How to start a business	Katerina and Trihopoulou 2005; Nelson 1987; Orser and Riding 2006; Rotefoss and Kolvereid 2003; Prime Ministers Task Force 2003
Strategic planning	Strategic planning	Kickul, et al. 2007
Production operations	Production operations	Kickul, et al. 2007
Growth tools	Information on growth tools	Orser and Riding 2006

Although there are a number of common themes related to entrepreneurial barriers, learning needs and support, there is no consensus on a one fit system. Another theme noted in the literature is the suggestion that women entrepreneurs needs differ depending on what stage of development they are in (Kickul et al., 2007; Orser & Riding, 2006). In order to further test these findings, this study incorporated a development stage indicator into the survey design. Specifically, respondents were asked to self identify if they are a nascent (business not yet open and operating), start up (business in first year of operation), growth (business owners who specifically identify themselves having a growth focus) or established (business owners who have been in business more than 1 year but who do not identify growth as a priority) entrepreneurs.

Barriers to Growth

The area of barriers not only to entrepreneurship but also growth was a key consideration in composing the listing of potential service areas. Although many of the barriers listed in the general section above relate also to business growth specifically, this section investigated growth and its barriers for women entrepreneurs to see if additional services should have been added to this list.

In their study, Orser and Hogath-Scott (2002) identified that “a business owners’ intention to pursue growth of their firm leads to subsequent growth”. Morris, Miyasaki, Watters and Coombes (2006) findings support this growth intention as their finding suggests “growth is a deliberate choice” made by women who “have a clear sense of the costs and benefits of growth”. Tied into the intention and pursuit of growth is the supposition that many women business owners and perhaps entrepreneurial trainers may not be fully aware of the benefits of growth such as better credit terms, value added to customers through breadth of product lines, choice of quality employees, growth in remuneration and the ability to delegate to others with the potential to maintain/increase personal time control (Orser & Riding, 2006). Thus, the promotion of these benefits may influence or aid in creating growth intention. Another interesting finding was a positive correlation between women who underwent some type of entrepreneurial training and their experienced higher growth compared to their counterparts (Ganesan et al., 2002). Overall, this suggests not only the benefits of entrepreneurial training but the importance of growth intention and the promotion of growth benefits. Thus, growth and growth benefits were incorporated as part of not only the business planning section but also growth tools sections. Therefore, two of the items listed were modified from starting a business to starting and growing a business and from growth tools to growth benefits and tools.

Exporting is another area of business growth receiving much attention. In a comprehensive literature review prepared by Orser (2007) it was noted that in particular, women-owned businesses are significantly less

likely to export/trade in international markets than their male counterpart firms. As part of the list of barriers to exporting, the time required to gather information about the process was identified. Adding to this time constraint, the Prime Minister's Task Force on Women Entrepreneurs noted that many women entrepreneurs found the process of entering the exporting market to be overwhelming. This task force also noted that many women found exporting less complicated than they initially thought, and that their firms achieve export profitability shortly after launching into foreign markets. The exporting process was therefore added to the list of service needs.

Rural Environment Considerations

According to the 2006 census, over 404,078 (or 35%) of Manitoba's population lives in rural areas, defined for this study's purpose as those outside of Manitoba's cities. Of this population, women¹ make up nearly 199,830 (or just under 50%) of this rural Manitoba population. In rural areas such as these, the realities of a declining resource base and agricultural economies combined with lack of employment opportunities have resulted in more women becoming interested in self employment (Kelly & Osayanmo, 2005; Warren-Smith & Jackson 2004). Manitoba's rural women, like other Canadian rural women, are interested in entrepreneurship but face challenges and issues related to their location.

In 2005, 2006 and 2007 two studies were conducted for the Rural Team Manitoba and the Canadian Rural Partnership. These studies focused in general on the needs of rural and northern women in Manitoba. As these two series of studies were specific to Manitoba, they marked the starting point of this section of the literature review.

Kelly and Osayanmo's 2005 study "Changing Needs of Rural and Northern Women in Manitoba" for Rural Team Manitoba, recommended an increase in self employment/entrepreneurial skills programs in rural Manitoba. Limited access to financing was also found to be a challenge for rural women as many have limited income, limited assets and limited if any credit history. As expected, geographic isolation, transportation, limited childcare, the need for enhanced communication services (cellular services), lack of awareness of education and training programs in place, limited information technology (internet), and lack of mentors/networking opportunities all play a role in limiting Manitoba's rural women's service and entrepreneurial opportunities.

In 2006 and 2007 three Canadian Rural Partnership symposiums were held around rural Manitoba entitled "Changing Needs of Rural, Northern and Remote Women in Manitoba". The challenges identified in the previous 2005 study were still found to be in existence. To add to the list of challenges, the difficulty in finding skilled employees was noted. Tied to this difficulty was the perceived difference between urban and rural wage and benefit levels. Another study finding noted the lack of long term entrepreneurial planning, issues of self esteem and low levels of self confidence and the need for sharing of business success stories to change local perceptions.

Another Manitoba study in 2003 entitled "Building Strong Urban and Rural Communities" was conducted via a town hall format in Steinbach, Manitoba. This dialogue, in addition to issues previously outlined, identified that those living in smaller rural communities spend more time with information technology due to dial up speed connections, etc. E-learning however was also identified as a method providing future opportunities as technology access increases.

A more general Canadian study conducted by David Bruce (2000) comparing leading and lagging rural communities found that in addition to barriers already identified, growth (specifically expanding their sales markets beyond their communities) or being too close to competitive markets in large centers presented challenges for rural entrepreneurs. Lack of growth skills was also identified. Technology related barriers and the need for initiatives related to technology were noted. Specifically related to the internet, it was found that a number of those involved in this study did not use the internet for ecommerce/online transactions.

The Prime Minister's Task Force on Women Entrepreneurs (2003) echoed many of the findings already identified. One noteworthy item not mentioned so far related to financing, in particular the lack of competition in rural areas as banks are increasingly withdrawing from rural areas making it difficult to access capital.

The majority of these findings overall appear to mesh with the service areas already identified except for those in the area of technology, which was added into the listing. The differences however may appear in the areas of type of delivery method preferences and priority areas of training/support services based on the rural barriers identified above.

Delivery Methods and Other Considerations

¹ According to the Statistics Canada 2006 survey accessed online January 31, 2008 <http://www12.statcan.ca/english/census06/data/popdwell> note the term Women in reference to this statistic refers to those who were represented in this data as Female.

Considering all of the barriers faced by women entrepreneurs, convenience is crucial when considering training and service delivery methods. Menzies et al. (2004) found that women were less likely to have taken courses specifically related to starting a business and recommended providers examine course scheduling, location and female friendly content. Orser's (2007) literature review highlights a related finding from the Canadian Foundation of Women Entrepreneurs indicating dual roles in terms of business owners and primary family care givers results in women having less time for training and related activities. Thus, convenience and appeal of location, training format, delivery timing/flexibility and delivery methods will be key training and service considerations.

Building further on these considerations, Langowitz et al. (2006) found in their study that the most frequently attended Womens Business Center program formats included one hour seminars followed by one day workshops. Their study also found that women typically prefer morning or noon time periods instead of evenings or afternoons. These options will therefore be included in the survey to see if these findings can be replicated.

A Womenable (2007) study on missing middle women entrepreneurs found that their group of entrepreneurs had a desire for personal contact via online learning. This group was also open to technologically enabled education. On the whole, they also found that experiential learning was favored over the traditional classroom style approach. Examples included the use of peer roundtables, mentoring, local workshops and weekend retreats. These approaches were included in the survey as well.

Warren-Smith and Jackson (2004) echo these findings in their examination of the Women in Rural Enterprise (WiRE) program. The WiRE program found that charging a nominal fee (one that could be waived for those on benefits or of low income) increased the level of commitment to training provisions. The format preferred and felt to be more effective by its members was one that included time for networking. Thus, cost was another element added into the survey. Networking had already been included as suggested above.

Stanger (2004) in his literature review, concluded and recommended exposure to female role models and peers as "an important strategy in breaking down isolation and self-esteem barriers". Another recommendation included "electronic information technology systems and interactive training modules could be used to address location, language and cultural barriers". Role models, peer interactions, personal counseling and electronic methods such as video conferencing, online training, podcasts, online chat rooms, CDs and DVDs were included amongst potential delivery methods.

Thomas and Moisey's (2006) study found the convenience of 24/7 access to information as one of the key essential features of the internet for informal learning. Barriers they identified to attending classes offered via the internet/online training included cost, time and perceived lack of value. Technical issues were also identified as challenges. Although this study focused on informal internet for informal business related learning, it found that its participants did develop numerous competencies and skills using the internet. Thus, the internet needs to be considered both as a training/information source and as a delivery method. Technical support also appears to be a service offering that needs to be associated with internet based learning opportunities.

Additionally, the Prime Minister's Task Force (2003) on Women Entrepreneurs included a recommendation to "examine the Women's Enterprise Initiative which could serve as a model for further on-line training for all women entrepreneurs across Canada". Also recommended was a "one-stop shopping access" which would include all federal government programs for, or relating to women entrepreneurs. Tied to this recommendation was a portal to "provide women entrepreneurs with information from all relevant sources both governmental (federal, provincial and municipal) and private (banks, professional, business and industry associations)." The creation of such a portal was added to potential services/resources.

METHODOLOGY

The survey instrument was designed to contain three sections. Section one collected general respondent information: number of years in business, number of employees, entrepreneurial phase, education level, age and internet access. In addition to these elements, business location was included to identify rural and urban entrepreneurs. This first section also included a question to validate that the respondent was at least a 50% owner of the business.

The second section of the instrument focused on entrepreneurial needs. This section used a 5 point Likert scale ranging from 1(not needed) to 5 (a top priority need). Each respondent was asked to identify their need ranking for 36 service areas. A free-form area was included following this section to ensure all entrepreneurial needs had been identified. This section concluded with a request for the respondent to identify their overall top 5 needs.

The third section focused on service delivery methods. Thirteen delivery methods were identified and each respondent was asked to rank order them from one to thirteen with one indicating their most preferred delivery method. Following this area, a free-form question was used to identify any omitted delivery methods. This free-form question was followed by an area requesting participants to indicate their time of day and day of week delivery preferences. The next area in this section presented a number of convenience items: onsite childcare,

course fee waiver, transportation provided, free parking and technical support for delivery methods involving the computer. Respondents were asked to select the items they felt would enhance service delivery convenience. A free-form question then followed looking for anything else that could be done to increase the delivery convenience for the entrepreneur. The last part of this section asked the entrepreneur to identify, using a 5 point Likert scale ranging from 1 (unlikely) to 5 (likely), how likely they would be to use a web portal/website one stop shop with both government and private resources related to women entrepreneurs.

In preparing to use this survey instrument, it was first provided to the WEC business analyst for feedback. Based on this feedback two service areas were added in “determining current and future hiring needs” and “succession planning”. In addition, a number of the initial service areas were reworded for ease of understanding based on the analysts’ previous interactions with the clients. Prior to finalizing the survey instrument a test group of local entrepreneurs was used as a test group for the instrument.

Data Collection

With support from the Women’s Enterprise Center of Manitoba, 750 surveys were sent out to the centers clients and those selected off of the Dicom Manitoba women entrepreneurs mailing list. The sample population consisted of combining the WEC’s female client listing filtered for those who indicated “yes” in response to mailings and the purchased Dicom Manitoba women entrepreneurs business listing for a total sample population of 5386. Note that duplicates were removed between the Dicom and WEC listing. After combining these two listings, a computer random number generator was used to generate 750 line numbers. These line numbers identified those selected to participate in the mail survey.

Of the 750 surveys sent, 62 items were returned to sender due to incorrect address or addressee moved. Of the remaining 688 outstanding 95 were returned, representing a return rate of 13.8%. As WEC respondents have a previous relationship in some way with WEC there is a chance that there may be a greater response rate from this particular group, however as this was an exploratory study and to encourage participation, the respondents name or address was not included on the returned survey in order to maintain anonymity.

RESULTS

Respondent Profile

The overall average profile of respondents was an urban (66.3%) women entrepreneur 50-64 years of age (42.6%), with 1-10 employees (85.1%) who had been in business for over 5 years (64.9%). The average respondent did have internet access (93%), high speed in nature (84.2%) and felt it was a necessary business tool (78.9%). Overall, the entrepreneur respondent was educated; typically completing community college (29.5%) or an undergraduate degree (24.2%) and self identified their entrepreneurial stage as one of growth (51.6%).

Comparing urban and rural respondents, four areas of difference were identified: age, entrepreneurial stage, high speed internet access and education level. In the rural area the majority of respondents (45%) fell clearly into the 50-64 age category. Looking at the urban area, the highest number (41.3%) of respondents fell into the same category however there were also a large number (36.5%) in the 40-49 age category. These findings are consistent with the overall female population of Manitoba, as the majority of women in Manitoba fall into the 50-64 age category.

In urban areas, the growth stage clearly represented the majority of respondents (54.8%). For rural respondents, the entrepreneurial stage was not so clearly identified. Rural respondents were presented in only two of the four classifications, with a slight majority (53.1%) at the established level and the remainder (46.9%) at the growth stage.

There was a consistent level of response to the question “do you have internet access?” 93% of the overall respondents matched the results in both the urban and rural groupings. The type of internet service differed though, with 98% of urban respondents having high speed vs. 83% of rural respondents. A few comments relating to the lack of access to high speed internet in rural areas were noted.

A further difference was found in education level. The majority of urban respondents had an undergraduate degree (30.6%) followed by completion of community college (29%). Rural respondents however differed, as the majority of rural respondents had completed community college (32.3%) followed by the high school category (22.6%).

Entrepreneurial Service Area Needs

The respondents’ service area needs were categorized using the mean for each service area (Table 2). An area was determined to be needed if its mean presented a value of 2.5 or greater, which when rounded equaled a value of 3 or more. A rounded value 3 was selected as the cutoff point as the survey instrument used a Likert scale rating of 3 to identify a “needed” area. In order of importance based on mean the following service areas were found to be “needed” by respondents: finding new customers (3.26), growth benefits and tools (2.91),

market expansion issues (2.84), general marketing (2.84), networking skills (2.83), computer software skills development (2.82), dealing with demand/sales instability (2.82), succession planning (2.78), time management skills (2.78), determining market competitiveness (2.76), stress management (2.71), strategic planning (2.70), negotiating skills (2.70), technology and ecommerce (2.66), taxation (2.64), how to find mentors and role models (2.64), accounting and bookkeeping (2.63), dealing with government regulations (2.63), planning to buy/sell an established business (2.60), budgeting (2.56), life and family balance (2.55), business planning (2.53) and cash flow management (2.51).

This “needed” area/topic grouping was then broken out into two groups based upon mode scores. Topics which had a mode equal to or greater than 3 were grouped as priority one needs and topics with a mode less than 3 were grouped as priority two needs as outlined in Table 2.

Table 2: Entrepreneurial Service Needs Results

Service Area	N Valid	N Missing	Mean	Mode	Priority Needs Level
Finding New Customers	91	4	3.2637	5.00	1
Business growth benefits and tools	90	5	2.9111	4.00(*)	1
Market expansion issues	89	6	2.8427	3.00	1
General marketing	91	4	2.8352	3.00	1
Networking skills	88	7	2.8295	3.00	1
Computer software skills development	91	4	2.8242	3.00	1
Dealing with demand/sales instability	87	8	2.8161	3.00	1
Succession planning	92	3	2.7826	1.00	2
Time management skills	90	5	2.7778	3.00	1
Determining market competitiveness	91	4	2.7582	3.00	1
Stress management	87	8	2.7126	3.00	1
Strategic planning	90	5	2.7000	3.00	1
Negotiating skills	89	6	2.6966	2.00	2
Technology and ecommerce	90	5	2.6556	2.00	2
Taxation	92	3	2.6413	1.00	2
How to find mentors and role models	91	4	2.6374	3.00(*)	1
Accounting and bookkeeping	91	4	2.6264	1.00	2
Dealing with government regulations	91	4	2.6264	1.00	2
Planning to buy/sell established business	90	5	2.6000	1.00	2
Budgeting	93	2	2.5591	1.00	2
Life and family balance	89	6	2.5506	1.00	2
Business planning	89	6	2.5281	1.00	2
Cash flow management	91	4	2.5055	1.00	2
Handling legal issues	91	4	2.4835	3.00(*)	
Dealing with government agencies	91	4	2.4725	2.00	
Obtaining financing	91	4	2.3736	1.00	
Determining and setting product price	89	6	2.3146	1.00	
Recruiting and hiring new employees	90	5	2.3000	1.00	
Determining and maintaining product quality	87	8	2.2069	1.00	
Production and operations	89	6	2.2022	1.00	
How to start and grow a business	89	6	2.0899	1.00	
Determining current and future hiring needs	90	5	2.0556	1.00	
Dealing with employees issues – including retention	89	6	2.0337	1.00	
Delegation Skills	90	5	1.9889	1.00	
Exporting: benefit and tools	87	8	1.9540	1.00	
Recruiting and hiring new managers	89	6	1.7191	1.00	

* Multiple modes exist.

To test for significant differences between urban and rural respondents, a two tailed t-test at .05 level of significance was used. Only two items had significantly different results: how to find mentors and role models (2.402) and legal issues (2.090). Although both groups had identified as below the “needed” category, the urban respondents placed a higher level of need than rural respondents. The urban respondents’ responses were found to be closer to just below needed than rural entrepreneurs whose responses were closer to slightly needed. A second test of significance, a Mann-Whitney U test, was performed to ensure the assumptions of the T-test were met and to test the robustness of these findings. This second test yielded the same results.

Next, the respondents’ top five listings were examined (Table 3) in total. With two exceptions, (top five items 4 and 5b) all other items were previously identified as “needed” by the participants (table 2). The items in each category with the highest frequency determined their ranking. In order of importance, the top five service

need topics were: finding new customers, cash flow management, budgeting tied with time management, the respondents own additions and accounting/bookkeeping tied with dealing with government agencies rated as number five. Looking at the freeform additional service areas (Table 3), the most common service area additions were those related to customer service.

Table 3 also contains a comparison of the top five selections of urban vs. rural entrepreneur respondents. For each top 5 item there was a wide variety of selections made due in part to the high number of service areas and thus the frequencies for each item are not very high. It is however noteworthy that the top two of this top five: finding new customers and cash flow management are identical for both groups but the remaining bottom three service needs differ.

Table 3: Top 5 Service Needs

Most important to Least (frequency)

Rating	All Respondents	Urban	Rural
1	Finding new customers (15)	Finding new customers (11)	Finding new customers (4)
2	Cash flow management (8)	Cash flow management (5)	Cash flow management (3)
3	Budgeting and Time management (7)	a. Accounting and bookkeeping tied with b. budgeting (5)	a. Dealing with demand/sale instability tied with Time management skills (3)
4	Additional area – newly identified by respondent (7)	a. Success planning (4) tied with b. Computer software skills development (4)	Additional area newly identified by respondent (4)
5	a. Accounting and bookkeeping tied with b. dealing with government agencies (5)	Accounting and bookkeeping (4)	a. Dealing with government agencies, b. Growth benefits and tools tied with c. Negotiating skills (2)

Additional Service Areas Identified

New Service Area	Respondent Location
Customer service looking at personality types	Urban
Working relationships with distributors	Urban
First time entrepreneurs obtaining financing at a lower interest rate	Rural
Inventory controls	Rural
Customer service	Urban
Business Coaching for senior business owners (ie have established business)	Urban
Advanced internet marketing	Urban
Setting product return policies	Urban
How certain standards effect my industry	Urban
How to deal with governing bodies more effectively regarding labour issues	Urban
How to stay positive - getting rejected on the phone	Urban
Customer care in interacting with people	Rural
Being respectful	Rural

Entrepreneurial Service Needs and Business Stage

Prior research indicated a difference in entrepreneurial needs based on entrepreneurial stage. In this study there were not enough responses in the nascent (2 respondents) and start up (7 respondents) category to factor these two stages into the analysis, however analysis was performed on growth vs. established categories.

Using a two tailed T-test one significant difference was found: market expansion issues (2.346). Upon using a Mann-Whitney U-test, market expansion (-2.293) and budgeting (-2.067) both appeared as significant items. Looking at the area of market expansion, those who identified themselves as “growth” phase indicated this was a “needed” item whereas the established entrepreneurs rating was closer to “slightly needed”. The same trend was found in budgets area.

Service Delivery Methods

This section offered respondents a chance to rank their delivery service method preference based upon 13 predetermined delivery mechanisms. Treating our respondents as one group, based upon their rank ordered sums with the lowest value indicating top preference these items were sorted. The top five delivery methods include: local workshops (sum 223), personal consultation (238), mentoring (266), online training – at own pace (310) and peer roundtable (315). As there was not an overall consistent number of respondents, a comparison was made in rankings using mean values. Based upon means, the ranking for item 4 “online training – at own pace” and item 5 “peer roundtable” exchanged places. Table 4 displays a complete listing of the 13 delivery method rankings.

Urban and rural priority responses were compared using both a two tailed T-test and a Mann-Whitney-U test at .05 level of significance. Although as seen in Table 4 delivery method preferences do differ, both tests yielded the same response: no statistically significant differences between these two groups were found.

In examining the results of this section, it is worth noting that approximately 43% of respondents did not participate in this section or provided invalid selections (i.e. using a ranking number more than once).

Table 4: Delivery Method and Convenience Feature Rankings

Rankings - Delivery Method Preferences

Delivery Method	Overall Ranking	Overall Sum	Urban Ranking	Urban Mean	Rural Ranking	Rural Mean
Local workshops	1	223	1	3.5610	2	4.2778
Personal consultations	2	238	2	3.8605	1	4.0000
Mentoring	3	266	3	4.5897	3	4.8333
Online training – at own pace	4	310	5	6.1765	4	5.0000
Peer roundtable	5	315	4	5.4359	7	6.0589
CDs	6	317	6	6.3429	5	5.0000
DVDs	7	345	7	6.5279	6	5.7894
Online training – group course	8	402	8	7.7059	9	7.7778
Video conferencing	9	408	9	8.1176	8	7.7647
Weekend retreat	10	453	10	8.4444	10	8.7647
Online chat room – specific times	11	482	11	9.2286	12	9.3529
Online chat room – general 24/7	12	496	12	9.6857	11	9.2353
Podcast	13	512	13	9.7941	13	10.5294

Convenience Feature Rankings

Feature	Urban	Rural
Course/training fee waived	1	1
Free parking	2	3
Technical support for delivery method involving computers	3	2
Transportation provided	4	4
Onsite childcare	5	5

Service Delivery Convenience Time of Day Preference

Based upon respondents frequency selections, the most popular time of day were mornings, then evenings followed by afternoons and lastly around noon. Splitting out the results by urban and rural respondents, urban respondents' preferences match the overall results. Rural respondents' preferences on the other hand, reversed the first two selections with evenings as their first selection and mornings as their second. All other time of day preferences were identical.

Day of the Week Preference

Using mean values, respondents indicated their most preferred to least preferred days of the week as follows: Tuesdays, Wednesdays, Mondays, Thursdays, Fridays, Saturdays and Sundays. Looking at Urban and Rural, the bottom three results relating to Fridays, Saturdays and Sundays stayed the same. Urban respondents' first four preferences started with Wednesdays as their first choice followed by Tuesday, Thursday and then Monday. For Rural respondents, Monday was their first choice followed by Tuesday, Wednesday, and then Thursday. Although small differences were found between the two groups, only Thursdays rated as statistically different based upon Mann-Whitney and two tailed T-test results.

Additional Convenience Features

Based upon frequency of selection, "course/training fee waived" was the number one choice both overall and when split into rural and urban respondents (Table 4). The second item of choice was free parking. This item was also second for urban respondents. Rural respondents selected technical support for those service delivery methods involving the use of computers as their second choice. Technical support was both third overall and third in the rankings for urban respondents. The last two items, transportation and childcare displayed consistent results for all groupings.

Following this area, a freeform question was presented to see if respondents would identify any additional convenience features not previously mentioned. In examining the free-form results, two small trends emerged. Among urban based respondents, offering flexibility in terms of days/times was a reoccurring theme. For those outside Winnipeg, regardless of urban or rural location, respondents requested local availability of courses. This ties into the delivery method findings.

Web Portal

Respondents in this section rated their likelihood of using a "web portal", which included both government and private resources relating to women entrepreneurs, as 3.99 (which approximates 4 on the scale) indicating a slight likelihood they would use this type of tool.

Breaking this result into urban and rural respondents, there is a statistically significant difference between these two groups. Using a Mann-Whitney test, the Z score result equalled -2.180 which is significant at the .05 level. A T-test test confirmed this significant difference with a result of 2.087.

Upon further examination of the urban group with a mean of 4.20, this group is more likely to use a web portal resource. The rural group exhibited a lower mean of 3.58 indicating that this group comparatively is less likely than the urban group to use this resource.

Upon examining the frequency of responses related to this question, an interesting result appears. Of the 91 responses to this question, 46 or 50.5% of the respondents indicated they were likely to use this resource.

INTERPRETATION OF RESULTS

Service Needs

Through this exploratory study, a clearer picture of the needs of participating Manitoba women entrepreneurs has been uncovered. The number one topic of service need identified in this study, "finding new customers" corresponds with Alpander et al. (1990) study. Upon further examination of the remainder of Alpander et al. ten topic listing, it appears that the needs of entrepreneurs have evolved over time as only one other service item: planning for market expansion, of this initial 10 item list was replicated by this study's findings. As the Alpander et al. study focused on businesses in their first three years of business, a post hoc analysis was performed to see if years in business, instead of entrepreneurial stage could explain any of these differences.

An ANOVA analysis using the survey instrument's four categories: less than 1 year, 1 to 3 years, 4 to 5 years and over 5 years, indicated only one item associated with Alpander et al. initial listing, "dealing with government agencies" (2.845), may have a different result related to a difference in business years. Taxation (3.541) and accounting and bookkeeping (4.341) needs, although not included in Alpander et al. listing, also produced statistically significant differences based on years in business. Post hoc, tukey analysis indicated these

differences were between less than 1 year in business and over 5 years for accounting and bookkeeping and less than 1 year and 4-5 years for government agencies and taxation.

Additional analysis using a two tailed T-test was performed using a two category split: less than three years in business and three years and over. Here, additional differences appear. The areas of cash flow management (-2.156), budgeting (-2.360), accounting and bookkeeping (-3.243), and business planning (-2.147) all show statistically significant differences, with the more established business owners placing an increase level of need (rating of 3+) on these items compared to less established owners (all under 2.4). One area "buy/sell an established business" had an inverse result as those with years fewer than three placed more need importance (2.81) than those in business three years or more (1.95). Thus, in some areas business area needs change and evolve as a business ages.

Examining the other service needs identified in the literature: instability of demand (Carrington 2006), market/competitive assessment (Orser & Riding, 2006), marketing in general (Ganesan et al., 2002; Kalyani & Chandralekha, 2002), management of working capital (Ganesan et al., 2002), accounting (Lorrain & Laferte, 2006), budgeting (Nelson, 1987), taxation (Carrington, 2006; Nelson, 1987) government regulations (Prime Ministers Task Force, 2003), time management (Lorrain & Laferte, 2006), balancing life and family (Orser & Riding, 2006), stress management skills (Lorrain & Laferte, 2006), negotiation skills (Ganesan et al., 2002), networking (Ganesan et al., 2002; Krishna, 2003; Langowitz et al., 2006; Menzies et al., 2006; Merrett & Gruidl, 2000; Miaoulis et al., 2005; Pages, 2005; Totterman & Sten, 2005; Witt, 2004), finding mentors/mentorship (Langowitz et al., 2006; Miaoulis et al., 2005; Merrett & Gruidl, 2000; Pages, 2005), business plan (Katerina & Trihopoulou, 2005; Nelson, 1987, Orser & Riding, 2006), strategic planning (Kickul et al., 2007) and growth tools (Orser & Riding, 2006), the importance of all of these areas was confirmed to be one of importance to Manitoba's women entrepreneurs. There were however areas where a different level of need was exhibited. In addition to those already identified from Alpander et al. listing, two additional areas: delegation (Krishna, 2003) and production/operations (Kickul et al., 2007) were not confirmed by this study to be important topic/training areas to Manitoba women entrepreneurs.

Although it could be determined that years in business does produce some significant differences in entrepreneurial service needs, when comparing results based upon self entrepreneurial stage evaluation this study's results are contrary to previous research as few significant differences were identified (only two topics of 36). This study's analysis however was limited as too few respondents in two of the four categories lead them to be omitted from this analysis. Thus, caution must be used in interpreting this result as further research and an expanded sample may produce significantly different results. In addition to the small number of respondents exhibited in this study, an expanded study section including the characteristics of each stage may aid the respondent further and in some cases may change their self entrepreneurial stage identification. The result of years in business compared to business stage indicates that more work is needed in this area before more conclusive results can be produced.

Growth and Exporting

Manitoba women entrepreneurs have a focus on growth as evident not only by their entrepreneurial stage evaluation but also by the importance placed on growth benefits and tools, ranking as their second overall service need topic. These findings lead to the conclusion that Manitoba's women entrepreneurs are poised for future growth as according to the findings of Orser and Hogarth-Scott (2002) "business owners' intention to pursue growth leads to subsequent growth". If these entrepreneurs take advantage of, and entrepreneurial support agencies offer services in this area, higher growth rates can be achieved in Manitoba based on Ganesan et al.'s (2002) findings.

Although based on this study's findings respondents place themselves into the growth category and select this as an important topic, future work promoting growth benefits and tools still needs to be done, as this topic appeared in only one of the top 5 priority listings for the rural group only and not the urban group. Another related notable item is the lack of interest in exporting; an area and method often used in firm growth, as evidenced not only by its absence from the overall key service topic listing but also from the top 5 service listings. This finding related to the lack of interest in exporting, corroborates Orser's (2007) previous findings that women business owners are less likely to export/trade in international markets.

Rural Considerations

According to this study's findings, Manitoba's rural women entrepreneur respondents are more similar than they are different when compared to urban women entrepreneurs. In terms of "needed" service topic areas, one significant difference was found overall. How to find mentors and role models appeared as a needed item overall but rural respondents identified this item as slightly needed. This finding appears to be at odds with the findings of the 2005 study "Changing needs of Rural and Northern Women in Manitoba" which identified lack of mentors and networking opportunities as a barrier to rural Manitoba women.

In the top 5 service topic listings, a few more subtle differences were found. Although the top 2 priority items were identical between urban and rural respondents, a few of the remaining priority items were not specifically: dealing with demand instability, time management skills, government agencies, growth tools and negotiating skills. These top 5 differences may be of interest to those organizations trying to specifically target rural areas. Some of these findings tie in with the David Bruce (2000) study which identified growth and expanding sales markets beyond their communities as rural community challenges. It is worth noting here that the frequency for these items in terms of the total compared to number of rural respondents was quite low, which lead to the recommendation for additional research in this area to confirm or expand on these results.

In the areas of service delivery methods, no statistically significant differences were found. However, of the top 5 delivery service methods, two rural methods relating to technology were included. "CDs" and "Online training at own pace" vs. one "online training at own pace" for the urban group. As the frequency response rate in this section overall was very low, additional research in this area is warranted to confirm or further expand these findings.

Technology, based on comments noted on a few of our rural respondents surveys, specifically access to high speed internet, indicates that this continues to be a challenge for some rural entrepreneurs even though the majority of rural respondents did have high speed internet access. This challenge identified in previous research appears to still be a barrier to some rural Manitoba entrepreneurs today. This barrier also limits the Manitoba rural women entrepreneurs' ability to participate in e-learning opportunities such as the online courses and use of a resource such as a women entrepreneurial focused web portal.

In terms of planning training and service offerings targeted at Manitoba rural women entrepreneurs, they prefer evenings with Monday being their first choice day of the week. The only significant difference in terms of convenience features identified was rural entrepreneurs' placing a higher priority on technical support when the delivery method used involves technology.

Delivery Methods and Other Considerations

Literature indicates that convenience and delivery methods are key considerations in increasing participation rates in training and service offerings. Overall, Manitoba's women entrepreneurs prefer personal contact related delivery methods. Four of the top five preferred delivery methods focused on personal contact (Table 4). This finding agrees with previous findings of the Womenable (2007) study on missing middle women entrepreneurs. In terms of technology related service delivery methods at own pace, "online course" was ranked 4 out of 13. The majority of technology related items placed lower than 5 out of 13.

The most popular slot for scheduling training and other events was a Tuesday morning. For convenience, Manitoba women entrepreneurs would like to have the associated fee waived, free parking and technical support if technology is involved.

The use of a web portal, as suggested by the Prime Ministers Task Force on Women Entrepreneurs (2003), met with mixed reviews. In general, over half of the women participating indicated they were likely to use this resource. However, the overall average results indicate that the average respondent is only slightly likely to use such a resource. As limited information and detail was provided to respondents regarding the web portal, additional information and further clarification of potential content and resources may dramatically change this preliminary result. Overall however, there does appear to be some preliminary interest in such a resource.

CONCLUSIONS AND PRACTICAL IMPLICATIONS

This study's aim was to expand the limited base of research on women entrepreneurs in Canada and as such has implications for researchers, educators and entrepreneurial support practitioners. By specifically looking at the type of service support/topics women entrepreneurs wish to obtain and their preferred delivery methods, these findings will aid organizations that support women entrepreneurs in better serving this groups needs.

Overall, women entrepreneurs face a wide variety of barriers and challenges throughout the life of their entrepreneurial venture. This research has identified the key areas of service interest for Manitoba women entrepreneurs. Its evidence reveals that regardless of location (urban vs. rural), women entrepreneurs training and support needs are not significantly different. Consequently, Manitoba women entrepreneurs do not lack common ground but in fact share many of the same basic concerns and issues. Furthermore, Manitoba women entrepreneurs are poised for growth as their top three service needs indicate they are interested in developing their skills related to expanding their business. If and when their needs are met, previous research has indicated that these entrepreneurs will experience improved economic performance and venture growth.

Upon examining service needs by years in business, some differences in service needs were found between those entrepreneurs with less than 3 years of experience vs. those with 3 years or more. Splitting entrepreneurs by entrepreneurial stage, no significant differences were noted. It must be noted that these findings are limited due to a lack of respondents in two of the four categories and thus limited analysis could be performed.

Looking at service delivery and convenience items, although a few more differences appear, no statistically significant differences were found. Although it is not possible to design a one fit system, evidence from this study suggests that offering training/services focused on the more common set of service needs is needed. These would need to be offered with some understanding of the evolving needs of entrepreneurs based on years in business, combined with sensitivity to delivery method and convenience preferences based upon entrepreneurial location.

This research study was designed as an exploratory study, aimed at identifying Manitoba women entrepreneurs' service area and delivery method priorities and to identify the differences between urban and rural women entrepreneurs. Not only was it designed for these purposes, but also to generate further interest in this important area of study.

Some suggested areas for future research included the replication of this study across Canada and the United States to determine if these findings may be generalized. Given the low number of respondents in the nascent and start up categories additional research is needed to further identify each group's service needs and delivery priorities and to further compare urban and rural respondents.

As this study's evidence indicates, Manitoba women entrepreneurs are growth focused but one potential method of growth, exporting appeared to be of little need to our group of respondents. Additional research needs to be done in this area. Previous research has been done on why women entrepreneurs are hesitant to participate in exporting, and evidence obtained from this study further corroborates this. As exporting can offer expanded markets, new customers, and growth, all areas important to Manitoba women entrepreneurs, additional research needs to be done on how to generate export interest amongst women entrepreneurs.

Another area of research could be a study focused solely on service delivery mechanisms. A study with such a focus may improve response rates over this combined study and will provide further insight into how women entrepreneurs wish to receive services.

Given the level of interest in a women entrepreneur web resource portal found in this study additional research into desired content and resources would be recommended.

Although there is much research work still to be done in the area of both urban and rural women entrepreneurs, it is hoped that this study has provided some additional insight into women entrepreneurs' support needs.

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