An Analysis of Small Business Owners' Participation in Online Learning

Tara Smith  
*Edith Cowan University*

Susan Stoney  
*Edith Cowan University*

Elizabeth Walker  
*Edith Cowan University*

This Conference Proceeding is posted at Research Online. 
https://ro.ecu.edu.au/ecuworks/364
An analysis of small business owners’ participation in online learning

Tara Smith

*Edith Cowan University, Perth, Australia*

Email: Tara.Smith@ecu.edu.au

Professor Susan Stoney

*Edith Cowan University, Perth, Australia*

Email: s.stoney@ecu.edu.au

Professor Elizabeth Walker

*Edith Cowan University, Perth, Australia*

Email: elizabeth.walker@ecu.edu.au
An analysis of small business owners’ participation in online learning

ABSTRACT
Small business owner-managers are a difficult group to engage in training and learning activities and the delivery medium has often been cited as a reason. This paper reports the preliminary findings of a qualitative research project regarding small business owner-manager participation in an online collaborative learning forum. The findings suggest that three principle themes emerged to explain why some small business owner-managers participated in the forum. These include; access to a networked computer; the personal characteristics of the small business owner-manager, and the design of the online learning forum. The findings also suggest that learning styles need to be specifically tailored to suit the learner and that conventional learning delivery and styles may not be particularly appropriate to this cohort.

Keywords: entrepreneurial learning; entrepreneurial network; small and medium sized enterprises.

RELEVANT LITERATURE

Small Business Training Participation
It has been suggested that dedicated training may provide a means of helping small business cope with the rapid and continual change in business activity in the 21st century (Anderson & Boocock 2002; de Kok & Uhlmaner 2001; Gibb 1997; Huang 2001; Lange, Ottens & Taylor 2000; Matlay 2004; Morrison & Bergin-Seers 2002). Training has been described as a means of preventing small business failure (Ibrahim & Soufani 2002; Storey 2004), and of increasing their productivity, growth and performance (Ibrahim & Soufani 2002; Lange et al. 2000; Patton, Marlow & Hannon 2000; van Gelderen, van der Sluis & Jansen 2005). Despite strong arguments in favour of training for small business, rates of participation in formal training, by small business remain low.

Traditionally research into small business learning has focused on encouraging attendance at formal training sessions (Field 1997, 1998; Holden, Nabi, Gold & Robertson 2006; Kearns 2002; Matlay 1999, 2004; Patton et al. 2000; Simpson, Tuck & Bellamy 2004; Webster, Walker & Brown 2005; Westhead & Storey, 1996), which has largely proved ineffective. According to Mitchell regarding
enrolments in the Certificate IV in Business (Small Business Management) in 2002, 2003 & 2004, ‘the 19,529 enrolments over three years represents just over 1% of the 1.66 million operators’ (2007: 20). This focus on formal training appears to stem from a misconception that the only ‘real’ learning that occurs in life is ‘structured course’ based learning taken at educational institutions (Hager 2004). In addition, the term ‘training’ is often used in a way which gives an artificial impression that attendance at training ‘automatically’ results in learning. It is suggested here that this focal point of formal training, as a means to enhance small business learning, may have constrained the development of alternative approaches to encouraging and enhancing learning for small business.

Thus, while open to the idea and benefits of training, many small businesses do not participate in any formal training. A plethora of reasons regarding why small business training participation rates are low have been cited in the literature, which have been synthesised into the following four explanations: priority is given to business operations, a perceived poor return on investment (ROI), a negative perception of training & education and fourthly that training does not meet small business learning needs.

First, training is not a priority for small business as they have limited time and find it difficult to attend training, with few, if any employees to cover their absence (Barrett & Mayson 2007; Redmond & Walker 2008). Second, Small Business Owner-Managers (SBO-Ms) question the return on investment they receive for the time and money spent on training (Johnson 2002; Lange et al. 2000; Mack 2003; Morrison & Bergin-Seers 2002; Oates 1987; Storey & Westhead 1997). SBO-Ms often see training as a cost not an investment (Billet 2001; Walker & Webster 2006). In terms of negative perception SBO-Ms, who have previously attended training designed for them, have perceived it to be ‘… overly theoretical, modified from large business programs, and therefore not specifically relevant to the small business context and not reflective of the dynamic and rapidly changing business environment’ (Morrison & Bergin-Seers 2002: 395-396). In addition, inappropriate logistical arrangements fail to maximise the use of SBO-Ms’ finite time. These negative perceptions of training limit subsequent participation. Finally, training offered to small business does not meet their specific learning needs as
it is too general or not relevant to small business, the provider is not a small business expert or it is inconvenient in terms of location, format of training or media (Westhead & Storey 1996). In summary, very few learning opportunities are designed to take into account SBO-Ms’ unique characteristics and therefore from the perception of the SBO-M, make participation in formal training impractical and of limited value. So given the barriers stated above, what do SBO-Ms want in regard to the content and delivery of training and learning?

SBO-Ms have a preference for informal learning (Anderson & Boocock 2002; Kearns 2002) seeking help, information and support from others, thus learning often occurs outside formally recognised educational institutions (Harrison 2003). SBO-Ms acknowledge their network of relationships as an important source of learning (Clarke, Thorpe, Anderson & Gold 2006; van Gelderen et al. 2005; Williams 2007). These networks enable them to seek advice and develop solutions to business related issues which is learning they can apply to their business. SBO-Ms prefer to learn in a practical and experiential way (Abernathy 2001; Anderson & Boocock 2002; Morrison & Bergin-Seers 2002) or ‘learning by doing’ which they believe is an appropriate and efficient way to learn (Field 1997). Experiential learning is both an appropriate and effective form of learning, but this method requires third party support (Anderson & Boocock 2002; Ehrich & Billett 2004). And finally, SBO-Ms have a preference for problem based learning. The process of solving ‘real’ problems is a common approach to learning (Tynajälä & Häkkinen 2005; Yeo 2006). It is an important and valid approach to learning with Cunningham ((1998) in Smith (2003)) suggesting that problem based learning encourages individuals to reflect on, and articulate the knowledge that they construct and that this is one of the best ways to facilitate workplace learning. Accepting the barriers previously mentioned and the delivery methods suggested, a delivery medium that had not been fully explored in the literature regarding SBO-Ms, is online learning.

**Online Learning**

Online learning offers a possible solution to the limited participation by SBO-Ms in formal learning, offering benefits in terms of access (24/7), and flexibility and cost (Abdelraheem 2005; Beamish,
Armistead, Watkinson & Armfield 2002). Online delivery enables the SBO-M to participate in learning without taking time away from their business operations - one of the most often cited reason for not attending formal training (Darch & Lucas 2002; Westhead & Storey 1996).

To date, much of research into online learning has focused on the higher education sector (including research by De Latt & Lally 2005; Guri-Rosenblit 2005; Picciano 2006; Reeves, Herrington & Oliver 2004). Limited research is available to support the use of online learning in small business. One notable exception is the research done by Moon, Birchall, Williams & Vrasidas (2005), who developed design principles for an e-learning programme for small and medium enterprise (SME) managers. Whilst Moon et al.’s (2005) research synthesised a number of key pedagogical themes identified from online learning and management literature, including the need for learning which is active, double-loop, reflective and incorporates interaction, their design principles were intended for formal course based learning programmes. It is suggested here that formal course based learning programmes do not meet SBO-M needs for informal, network based, experiential, problem-based learning.

**An online collaborative forum for small business**

An alternative to formal course-based learning is to offer informal learning for SBO-Ms via an online collaborative learning (OCL) forum, or threaded discussion board. An OCL forum enables a group of SBO-Ms to form a virtual community to help and support each other. Learning is informal, network based, and enables owner-managers to seek help in solving their business challenges, using the knowledge and experience of other SBO-Ms. Individuals can post a question or problem to the OCL forum and others within the group can offer ideas, solutions, advice, articles or web-links to assist. The OCL forum provides an opportunity to discuss real small business problems, generate new ideas and get feedback from peers (Collis & Margaryan 2004).

The OCL forum is based on Dabbagh’s (2004) ‘Three-component model for online learning’, shown in Figure 1. Dabbagh (2004) recognises that any online offering must consider three key elements in order to support teaching and learning: the need for: instructional/learning strategies (collaboration,
articulation, reflection, problem solving), learning technologies (asynchronous, synchronous communication tools) and pedagogical models (learning communities, distributed learning), in order to promote successful deep learning in an online environment.

[Insert Figure 1 here]

To summarise, an OCL forum for SBO-Ms meets the necessary criteria. First, it addresses their reasons for not attending formal training, second, it provides learning that meets their learning preferences, and third, it applies the three components of Dabbagh’s (2004) online learning model. Table 1 details how the OCL forum satisfies the small business learning participation criteria.

[Insert Table 1 here]

**METHODOLOGY**

This exploratory study used a multi-method approach based on the assumptions and practices of qualitative inquiry, to determine what factors (internal and external) lead to different levels of participation by small business owner-managers in online collaborative learning. A qualitative approach was adopted to ensure that a rich understanding of the factors that affect participation by SBO-Ms online were fully explored, going beyond the many studies of learning and participation via online discussion forums that have limited analysis to frequency counts and other quantitative measures (Mason 1992; Romiszowski & Mason 2004). The use of qualitative data as suggested by Marra (2006) provided the opportunity to answer the substantive questions of why the SBO-Ms participated, enabling a deeper understanding to develop.

As this was an exploratory study, sampling was purposive (Miles & Huberman 1994). Email invitations were sent to 159 SBO-Ms who had previously participated in traditional formal training program. From the initial email invitations, 13 SBO-Ms agreed to participate. Repeat emails were sent in an effort to encourage more SBO-Ms to take part, however by the end of the two month forum trial only 7 SBO-Ms had logged on and actively participated.
Data collection sources included the OCL forum postings, individual personal interviews with 5 of the 7 SBO-Ms (2 refused to be interviewed) and a focus group with 8 SBO-Ms who were non-participants. The OCL forum data was analysed using Pozzi et al.’s (2007) general framework for tracking and analysing learning processes in computer-supported collaborative learning environments. Pozzi et al. (2007) provide a five dimension model which included participative, interactive, social, cognitive and teaching dimensions. This paper reports on the participative dimension only.

In order to understand the internal and external factors that affected participation, it was necessary to explore the nature of the SBO-Ms’ participation in the OCL forum, via thematic analysis. Interviews and focus groups were transcribed, and on completion of the data collection, coding of data from the focus group, interviews and online collaborative forum commenced. Within the general parameters of the research question the data was inspected to develop the general categories. These were not prescribed prior to the data analysis but emerged during this initial analysis. It was initially coded openly by scrutinising the transcripts from the interviews, focus group and online collaborative forum line by line and then word-by-word looking for terms used by respondents, identifying similarities and differences between small business owner-manager experiences of online participation. The coding was undertaken by two researchers, thus ensuring consistency via ‘check-coding’ (Miles & Huberman 1994: 64). This analysis and reflection continued until three major themes emerged; access to a networked computer, the characteristics of the SBO-M and online collaborative forum design characteristics regarding participation in OCL forums.

**FINDINGS**

Overall, participation from SBO-Ms in the forum was limited, despite the development of a learning approach which addressed their learning preferences, and counteracted the traditional reasons stated for not attending formal training. Through analysis of the data three major themes emerged, access to a networked computer, the characteristics of the SBO-M and the OCL forum design. These themes, as shown in Figure 2, help explain why some SBO-Ms participated in the OCL forum and why others did not. Each of these themes is now described in detail.
Access to a Networked Computer

The SBO-Ms who participated in the OCL forum had access to a networked (i.e. connected to the Internet) computer in their workspace. This made participation in the OCL forum effortless. The participants were able to check the forum, read postings and add new postings to the forum without significant interruption to their day-to-day work flow. It is recognised that not all SBO-Ms would have this ease of access, thus making participation in any online learning difficult or impossible. For example, tradespeople out on the road all day would only have access in the evening.

Despite the OCL forum being accessible 24 hours a day 7 days a week, some interesting participation patterns still emerged. Notably, 30% of all postings to the OCL forum occurred on Wednesdays. In addition, the time between 11am and 12pm on other weekdays also showed a peak in participation, with 18.34% of participation occurring during this hour. Reasons for this are unclear, but research by Wells, De Lange & Fieger (2008) on virtual learning environments in the higher education sector, found similar patterns with Wednesday and the hour between 11am and 12pm being peak times online. Thus targeting the hour between 11am-12pm on Wednesdays by the facilitator could be a technique to maximise SBO-M participation in online learning.

Small Business Owner Manager Characteristics

A number of SBO-M characteristics, such as a ‘business manager mindset’; valuing learning; and understanding their business were not unique; previous online forum experience and being action oriented, help explain different levels of participation on the OCL forum. SBO-Ms who participated in the OCL forum were experienced business owners, with an average of 6.25 years in business. Small business experience appears to help SBO-Ms develop what is termed here a ‘business manager mindset’. That is, they have learnt that there are other non-discipline related skills required to manage a business. When a SBO-M identified as being a small business owner as opposed to a discipline expert they were more likely to participate in business management related learning, such as the OCL forum. They accept that they need to learn various management skills, that the knowledge and skills
required to manage a successful small business is not intrinsic. The questions and statements made on the OCL forum demonstrate their interest in developing their business management expertise. Examples of this characteristic are shown in the following questions and statements;

*What have you found is the best, most effective form of advertising? Rachel*

*Just wondering if anyone has an idea about employees and how much ‘leave without pay’ they can take per year? Kelly*

*You’re not born into this stuff. You don’t come out of the womb knowing how to read financial statements. Mike*

This acceptance of the need for learning appears to have encouraged SBO-Ms to seek learning opportunities and encouraged participation in the OCL forum. Participants in the OCL forum accepted that there is a link between learning and business success. Experience managing their small business had reinforced the need to continually learn, in order to respond to changes in their industry and remain competitive. The SBO-Ms who participated online discussed the importance and value of continuous learning for the benefit of their small business;

*...it’s really good for us to be on top of what’s going on...basically it’s the buck stops here, so, ... I need to get out there and learn ...Things change so much Kelly*

*We’re always learning because we have to keep going forward. And our type of business you have to stay on top. Mike*

SBO-Ms who participated in the OCL forum also accepted that learning does take time away from the day-to-day operation of their small business; however, this investment was seen as worthwhile - recognising that investing time to learn can actually save time and money. This understanding appears to develop over-time with the experienced SBO-Ms (5+ years in business) expressing this understanding more frequently than their less experienced counterparts.

Limited time is frequently cited in the literature as a reason for SBO-Ms’ non-participation in training (Darch & Lucas 2002; Paige 2002). Being short of time was noted by the focus group attendees and other non-participating SBO-Ms as a key reason for their non-participation in the OCL forum. They assumed that the OCL forum was a formal online course, with a minimum weekly time commitment, thus putting up the barrier to their participation.
Participants on the OCL forum recognised that there are universal elements to managing a small business. They accepted that there are common functions to managing a small business, regardless of the product or service produced. The understanding that their business was not unique encouraged participation in the OCL forum, as they recognised that they could learn from other SBO-Ms online. As participants on the forum realised, when they noted that the best aspect of participating on the forum was being able to ask questions of other SBO-Ms;

*Being able to ask a question from people in the same situation* Kelly

*I thought it was a good way to find out how other people were dealing with it* Steve

In comparison, some of the non-participating SBO-Ms did not appreciate the value of learning from other small business owners and considered their business to be totally unique. This belief limited their participation in network learning events, as they often questioned the value in the learning from other SBO-Ms. Ellen (a non-participant) articulated this belief stating;

*...learning from other small business is interesting, but other small businesses don’t do what we do.* Ellen

For Ellen there was limited value in the knowledge shared with other small business owners, suggesting that she has not yet developed a ‘*business manager mindset*’ which may come with experience.

Previous online forum experience positively influenced the SBO-Ms’ decision to participate in the OCL forum. Five of the seven SBO-Ms who participated in the OCL forum had previous experience of online forums. This previous experience encouraged participation, as they already understood the processes involved in signing up for, and connecting to a discussion forum, which was considered by another participant (without discussion forum experience) as being challenging.

SBO-Ms who took part in the research made the decision to, and took the necessary actions for participation almost immediately on receipt of the email invitation, thus being action orientated. This contrasts, with the non-participants (who took part in the focus group) who, whilst agreeing with the potential value of online, networked based learning offered by the OCL forum, did not take the action
necessary to participate. Many of the non-participants explained why they did not sign up to participate, including they forgot, lost the email, a business or personal issue arose which prevented them participating. So whilst they expressed a desire to participate, they failed to take the action required to sign up to the OCL and participate. The third major theme to emerge was the importance of the OCL forum design characteristics.

OCL Forum Design Characteristics

Four characteristics of the OCL forum design influenced the SBO-Ms’ decision to participate; trust and conversely for not participating, fear; relevant and timely online discussion topics, an active facilitator and the forum host. In order to fully participate in the OCL forum, SBO-Ms needed to feel that they could trust the facilitator and the other participants. At times during the OCL forum, some participants did not fully participate as they feared how their posting might be perceived. Feeling the need to hold back on discussion contributions was highlighted by Kelly, who deliberately did not post to a discussion thread regarding the need for a web presence and the use of web-sites for advertising, despite her expertise as a web designer. Kelly withheld from responding for fear of being portrayed as the kind of person who answers all questions and for not wanting to appear as though she was pushing for new business. This fear of how her posting may be interpreted prevented Kelly from posting to the OCL forum.

Fear of how others online might perceive him also prevented Mike from asking questions that he needed help with. He did not ask a question regarding cash flow that he really need help with because he was embarrassed. He explains;

...probably the ones that I’ve never really asked about keep going back to cash flow. I always knew that you were supposed to have so much capital you know to be able to grow so much, to be able to take on so much work. But I always felt a bit embarrassed about asking other people about that. Mike

Fear of how he may look to others on the OCL forum prevented Mike from raising the question online.
Participants had greater rates of posting to topics which were relevant to their needs, occurred at a time when that information was required and were on a topic that they felt confident in providing advice or suggestions. When topics on the forum were not relevant for the SBO-Ms then they were unlikely to participate. Donna for example, who was new to small business, felt that many of the topics discussed on the OCL forum were not relevant to her, as she was a sole operator just starting out.

The issue of timeliness of the online discussions was discussed by one SBO-M during the interview. She explained how she was unable to contribute to the online discussion regarding employing staff, as at that time she had not employed anyone. She acknowledged that had the discussion occurred two months later she would have had more to share, as she had gone through the process of employing her first staff member. That is, she would have had the experience and knowledge of employing staff that she could have shared with the group. Thus the timing of topics being discussed determined who participated and as with any informal adult learning, readiness for learning is considered critical, according to Knowles’ adult learning theory (Knowles, Holton & Swanson 2005).

The role of the facilitator was essential to encouraging and maintaining participation in the OCL forum. The facilitator generated 2 of the 5 discussion topics and made 36.67% of the total postings. Facilitation focused on encouraging participation by SBO-Ms, by acknowledging postings, and generating discussion questions. This role was acknowledged by the participants who recognised that without the prompting and encouragement of the facilitator it is likely that the OCL forum discussion would have ended sooner. Constant and skilled facilitation is required to encourage and promote participation in online learning and this is supported by findings by Norton & Hathaway (2008) and Waltonen-Moore, Stuart, Newton, Oswald & Varonis (2006).

The fourth and final OCL characteristic was the forum host. The use of Yahoo groups to host the OCL forum met with mixed reactions from the participants. The use of a third party to host the OCL forum concerned some participants who felt uneasy about providing their personal and business details to a third party. It was suggested by many SBO-Ms that perhaps a discussion group hosted by a known
third party such as a government department of Education or a Chamber of Commerce, might encouraged more participation.

**CONCLUSION**

We built it. Based on all of the small business, training, learning, education, and e-learning literature a customised online collaborative learning forum was designed to meet SBM-Os learning needs and negate the documented reasons for why they do not attend formal training. Yet still only some SBO-Ms participated. Whilst participation numbers were low, those who did participate found it a useful way of networking and connecting with other SBO-Ms. Three key aspects affected participation - access to a networked computer, SBO-M characteristics (in particular their experience and their belief in the value of learning) and the design of the OCL forum. The forum technology used is mature, but for SBO-Ms it is a new way of participating in learning which they were reluctant to attempt, despite understanding the benefits. Research into how to overcome this reluctance to participate and how to create the required ‘critical mass’ are important areas for further research.
REFERENCES


Figure 1: A three-component model for online learning (Dabbagh, 2004, p. 43)

![Three-component model for online learning](image)

Instructional/Learning Strategies
(e.g. collaboration, articulation, reflection, role-playing, exploration, problem solving)

Pedagogical Models
(e.g. open/flexible learning, distributed learning, learning communities)

Learning Technologies
(e.g. asynchronous & synchronous Communication tools, hypermedia & multimedia tools, Web authoring tools, Course management systems)

Figure 2: Factors Encouraging SBO-M online participation

<table>
<thead>
<tr>
<th>Factors encouraging SBO-M participation in an OCL forum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Access to a networked computer</strong></td>
</tr>
<tr>
<td>• Easy access from workplace</td>
</tr>
<tr>
<td><strong>SBO-M Characteristics</strong></td>
</tr>
<tr>
<td>• Experienced SB owners</td>
</tr>
<tr>
<td>• Business Manager Mindset</td>
</tr>
<tr>
<td>• Value learning</td>
</tr>
<tr>
<td>• Understand their business is not unique</td>
</tr>
<tr>
<td>• Technically capable</td>
</tr>
<tr>
<td>• Action Oriented</td>
</tr>
<tr>
<td><strong>OCL Forum Design</strong></td>
</tr>
<tr>
<td>• Trust</td>
</tr>
<tr>
<td>• Relevant and timely discussion topics</td>
</tr>
<tr>
<td>• Active Facilitator</td>
</tr>
<tr>
<td>• Forum Host</td>
</tr>
</tbody>
</table>
### Table 1: OCL forum satisfies small business learning & participation criteria

<table>
<thead>
<tr>
<th>Small business learning &amp; participation criteria</th>
<th>Research Support</th>
<th>OCL forum (How it satisfies the criteria)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small business owner/managers’ reasons for limited participation in formal training</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Priority is given to business operations</td>
<td>Darch &amp; Lucas (2002); Matlay (1999); Paige (2002); Storey &amp; Westhead (1997); Westhead &amp; Storey (1996)</td>
<td>JIT – enables 24 hours a day seven days a week access to OCL forum</td>
</tr>
<tr>
<td>Poor return on investment</td>
<td>Johnson (2002); Lange, Ottens &amp; Taylor (2000); Mack (2003); Morrison (2002); Oates (1987) Storey &amp; Westhead (1997)</td>
<td>No financial investment required. Minimal investment of time which is at owner/manager discretion.</td>
</tr>
<tr>
<td>Perception of training &amp; education is negative</td>
<td>Billet (2001); Macpherson, Jones, Zhang &amp; Wilson (2003); Morrison (2002); Paige (2002)</td>
<td>OCL does not directly affect small-business owners perception but attempts to encourage learning</td>
</tr>
<tr>
<td>Provision of training does not meet small business needs or preference</td>
<td>Billet (2001); Clarke, Thorpe, Anderson &amp; Gold (2006); Gibb (1997); Matlay (1999); Storey (2004)</td>
<td>Network based, informal, problem oriented with no prescribed content.</td>
</tr>
<tr>
<td>Small business owner/managers’ learning preferences</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informal learning</td>
<td>Anderson &amp; Boocock (2002); Barry &amp; Milner (2002); Clarke, Thorpe, Anderson &amp; Gold (2006); Field (1997); Gibb (1997); Johnson (2002); Kearns (2002); Matlay (1999); Morrison (2002); Paige (2002)</td>
<td>OCL forum is completely informal, no formalities in terms of course or content are required</td>
</tr>
<tr>
<td>Network based</td>
<td>Anderson &amp; Boocock (2002); Barry &amp; Milner (2002); Clarke, Thorpe, Anderson &amp; Gold (2006); Gibb (1997); Taylor &amp; Thorpe (2004); van Gelderen, van der Sluis &amp; Jansen (2005); Williams (2007)</td>
<td>Uses a community of small business owner-managers who ask questions and provide answers to each others problems, issues or questions</td>
</tr>
<tr>
<td>Experiential</td>
<td>Abernathy (2001); Anderson &amp; Boocock (2002); Morrison (2002)</td>
<td>Small business owner/managers use their own experience to help others with similar issues/challenges</td>
</tr>
<tr>
<td>Problem oriented</td>
<td>Tynajälä &amp; Häkkinen (2005); Yeo (2006); Ehrich &amp; Billet (2004)</td>
<td>Small business owner/managers’ are able to ask questions about problems that they are facing and others within the group offer advice and solutions</td>
</tr>
<tr>
<td>Online learning design requirements</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Instructional/learning strategies (e.g. collaboration, articulation, reflection)</td>
<td>Dabbagh (2004)</td>
<td>Collaboration, articulation and reflection is core to the OCL forum</td>
</tr>
<tr>
<td>Learning Technologies (e.g. asynchronous &amp; synchronous)</td>
<td>Dabbagh (2004)</td>
<td>OCL forum uses asynchronous discussion</td>
</tr>
<tr>
<td>Pedagogical Models (e.g. learning communities)</td>
<td>Dabbagh (2004)</td>
<td>Learning using the OCL forum is centred on a community of small business owner/managers’</td>
</tr>
</tbody>
</table>