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**Policy issues in supporting SMEs to more widely employ women: focus on career development and work-life balance**

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The purpose of this study is to propose policies that are suitable for the characteristics of SMEs so that they can enhance corporate's performance by actively utilizing female workforce. In this study, it is expected to distinguish characteristics of SMEs, present policy alternatives that are appropriate for their traits. In addition, some of their successful examples can motivate other SMEs to utilize female workers.

We surveyed 550 HR managers of SMEs in four industries with a relatively large number of married women in 20s and 30s(manufacturing, publishing, media·broadcasting·communication and information services, professional science and technology services, and healthcare) to analyze the level of utilization of female workers, the status of work-family balances, the level of

implementation of related systems, and policy demands. We also performed FGI to the HR managers and female workers.

According to this research, it has been difficult to use work-family policies because of concerns about the vacancies of female workers due to pregnancy, childbirth and child-raising. It is also burdened for companies to implement those policies due to corporate culture and working system.

In spite of various policies about supporting work-family balances, SMEs even do not know about those policies, and the ratio of utilization is very low.

On the other hand, there are companies that used the flexible work system such as telecommuting system depending on the traits of the work. And there are lots of needs for reasonable personnel management systems, manuals and education. In particular, the CEO's willingness is more important for SMEs, so there is a great demand for awareness improvement projects targeting to CEOs. In order to enhance the competitiveness of companies, it is necessary to actively utilize excellent female workers and support work-family balances policies.

Based on the results of analysis, this study suggest policy improvement issues such as the improvement of maternity protection system, diversification of substitute workers service, strengthening of policy implementation system, extension of flexible work system according to the characteristics of the enterprise, promotion of consumer oriented policy, education for changing corporate culture and improving CEO's mind.