

**STAYING THE COURSE:  
THE LIFE STORIES OF EIGHT ENTREPRENEURIAL WOMEN**

**by**

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## ABSTRACT

The impetus for this study was my own curiosity about how seasoned entrepreneurial women were able to stay the course. As someone who has experienced the world of the employee and that of the entrepreneur, my goal was to better understand how, within their varied personal contexts, the lifelong learning experiences of seasoned entrepreneurial women were shaped by socio-cultural influences, significant individuals, gender, and learning challenges.

Theories and research on lifelong and biographical learning, entrepreneurial learning, women's learning, and entrepreneurial women's learning helped to frame the study. Semi-structured, in-depth interviews and focus groups with eight women entrepreneurs between the ages of 40 and 60, with 16 to 30 years' experience in running their service-oriented enterprise were conducted.

These women's stories illustrate how serendipitous their careers were, that is, they did not begin their working lives thinking they would become entrepreneurs, rather, it became the path that best supported their desires, independence and creativity. They were shaped by and sometimes resisted parents' messages about the role that education, work and marriage with children should play in women's lives. How they faced and learned from adversity and from the support of business mentors and friends were also significant. As they reflected back on their lives, they have a strong sense of mastery. Success for them did not focus on finances, rather, their autonomy, freedom, and control over the direction of their lives and the development of strong caring relationships with others, were key. Their learning was dynamic and experiential, it was both self directed and drew on others' knowledge.

Women contemplating an entrepreneurial path may find this study of interest as they can learn how others, particularly family, shape their dreams, how they might meet challenges and learn from adversity, and overall, how central lifelong learning is to the development of their entrepreneurial careers. Educators and policy makers need to appreciate the serendipitous nature of entrepreneurship, how they can create entrepreneurial experiences for students, and expose the learners to not only essential skills required to run a business, but also to the stories regarding the self-development of successful entrepreneurs.

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To all of you who have ventured forth beside me as I undertook this journey, I extend my heartfelt thanks.

## DEDICATION

With love and appreciation for the wisdom and knowledge he shared over the 76 years of his lifelong learning journey, I dedicate this work to the memory of my father, Robert Henry Brooks.



# CHAPTER ONE

## THE BACKGROUND AND CONTEXT FOR THE JOURNEY

### Valerie Peachey, Temporary Entrepreneur

This research is one woman's story about other women's stories. It explores the growth and self-development of eight entrepreneurial women over their lifelong journeys of learning and becoming. I was drawn to explore the questions concerning the nature of entrepreneurial women's personal growth as a result of my encounters with entrepreneurship within an organization and as a self-employed individual. I have worked in both worlds. I have been an entrepreneur and I have been an employee. For the past 20 years, most of my positions within the post-secondary system have required that I generate enough business to cover not only my salary, but also directly related operating costs, institutional overheads, and the costs associated with launching a new entrepreneurial service. Over the course of my career I have also faced the necessity of self-employment and re-invention, due to economic restructuring and downsizing. An entrepreneurial path was the only option at this time for my survival. My entrepreneurial experiences have ranged from six months to three years. When faced with a choice of paid employment, however, I have chosen to return to the security of full-time employment with the holidays and health plans. My need for a dependable source of income and the associated job stability outweighed my perceived need for the freedom, independence, and sense of accomplishment that I had experienced with self-employment.

Over my career I have also met several colleagues who were entrepreneurs. As I transitioned back and forth from employment to self-employment, I observed how they managed their successes, coped with their challenges, and continued to thrive. I became increasingly curious to understand how these entrepreneurial women in service-oriented enterprises learned to sustain their businesses through the most difficult of circumstances. How did they stay manage to stay their course? How were they able to overcome their fears and rise to the challenge in extremely trying situations? What was at the crux of their success? What was different about them and me? Thus began the impetus of this inquiry and the journey of my discovery through the stories of these women who stayed true to themselves and held their course. I will begin with a picture of the significance of women's self-employment to the economic growth in Canada.

## **Women's Self-Employment in Canada**

The statistics are staggering when looking at the participation of self-employed women in the labour force. In the past 10 years, the growth in this sector has risen steadily. Self-employment among women grew by 23 per cent compared with 20 per cent for men (Industry Canada, 2007). In Canada, women comprise a larger share of the self-employed sector than in any other country. They make up one-third of the self-employed workforce with 40 per cent of them working completely on their own. The percentage of working-age women who are self-employed is now higher in Canada (8.7 per cent of women) than in the

United States (7.6 per cent) (Foreign Affairs & International Trade Canada, 2005). Women are starting four out of five new businesses, their average age is 45, and they are contributing \$18 billion a year to the Canadian economy (RBC, Royal Bank, 2007). Firms led by women provide jobs for 1.7 million Canadians, more than the top 100 Canadian businesses combined (Foreign Affairs & International Trade Canada, 2005). Female one-person operations are driving small business growth with an average annual growth rate of four per cent over the past 15 years. This is 60 per cent faster than the growth rate of male-led small business (Hughes, 2003). In 2005, there were 866,000 self-employed women in Canada. This number is expected to increase to one million by 2010 (RBC, Royal Bank of Canada, 2007; CIBC, 2005). According to Rob Paterson, then senior vice-president of CIBC Small Business Banking (as cited in Shaw, 2005),

[W]omen are a key catalyst to the growth that we're seeing in the small business marketing place. They are a key part of the fuel that is driving it . . . they are a critical part of the future of Canada from the overall economic standpoint and competitive standpoint. (para. 4)

It would appear that self-employed women are well integrated into the economy of Canada and that this path continues to be regarded as an appealing and viable option for an increasing number of women.

After reviewing these kinds of statistics I turned to the research on self-employed women. There is a significant amount of empirical data regarding the context of self-employed women in Canada. Information and statistics are available from multiple sources. However, I still needed more information about

*who* these women were, beyond the statistics of growth and productivity. What is still relatively under-researched is the self-development of the women in this growing sector of our economy. Furthermore, much of the current literature focuses on the nascent entrepreneur and looks at the content-specific skills related to running a business. There is less literature specifically examining the *experienced* female entrepreneur and her lifelong learning in relation to personal growth and development.

### **The Purpose and Significance**

As noted previously, despite the increasing numbers of women who continue to impact the economy with their own businesses, there is a paucity of literature in the field exploring learning within the context of these individual's personal growth and life experience. With the increasing numbers of women predicted to take the helm of their entrepreneurial enterprise by 2010, understanding how the life experiences of a seasoned entrepreneur contributed to the sustainability of their business and impacted their personal growth is important.

My study focuses on eight self-employed women in service-oriented businesses. Each woman has between 16 and 30 years of business experience coupled with 40 to 60 years of lifelong learning experience. My intention is to focus on how learning throughout their life course contributed to their essence as autonomous, self-fulfilled, and self-actualized human beings. In other words, this study's emphasis is on gaining a better understanding of *who* these women

are--a different perspective from most research on entrepreneurship that has focused on *what* they are or did. This is an important perspective to add to our knowledge about entrepreneurship because *who* runs these businesses, is at the heart of these ventures. Although the logistical and operational aspects of their businesses are not a focus of this research, aspects of these practicalities are interwoven through their stories and lifelong journey of personal learning.

This thesis explores the role of lifelong learning on a small group of entrepreneurial women, with respect to their self-development and personal growth. It provides a counter-narrative to the dominant discourse about lifelong learning that focuses only on its necessity for economic security and the ability to remain competitive. This study considers the experiences of lifelong learning within the life-wide context.

To explore in more detail the nature and processes regarding the entrepreneurial learning of the women in my study and how it contributes to their self-development, the following questions guided this study:

1. What aspects of these participants' socio-cultural contexts influenced their learning? How did socially constructed roles and related cultural and economic resources, within their family and community, influence or impact their learning and self-development?

2. Who were the individuals that influenced them? What issues were at play regarding gender, the presence or absence of significant others, and specific power relationships?

3. What were their learning challenges and how did they approach these events? What were the apparent effects of these experiences on their personal growth?

4. How did their learning process unfold? What were their personal expectations, situational challenges, constraints, opportunities, and risks?

5. What were their learning achievements?

In exploring the above questions in detail, this study will provide the increasing numbers of women choosing self-employment as a career with the stories of successful women and thus contribute to their hopes of achieving their dreams, the faith required to believe in their own abilities, and the tenacity to pursue their potential. They will be privy to an intimate look at the struggles and challenges the women in this study faced as lifelong learners taking charge of their destiny in our intricate and rapidly changing society -- a society that is actively in a transition to late modernity and characterized for example by globalization, rapid social and technological change, shifting cultural values, diversity, difference, and uncertainty. A society that demands the constant re-creation of an individual's identity in new and distinct ways through their moment-to-moment lived experiences (Usher, Bryant & Johnston, 1997; West, Alheit, Siig Andersen & Merrill, 2007).

In the next section, I outline several key concepts that are central to this study beginning with an exploration of the notions of entrepreneur and self-employment. This is followed by a brief discussion of the interpretations of learning, identity and self esteem, and agency and self efficacy that I have found

particularly fruitful as underpinnings to my exploration of how these women have stayed the course.

## **Key Concepts and Terms**

### ***Entrepreneurs and Self-Employment***

The word “entrepreneur” is French and literally means “between-taker” or “go-between” (Hisrich, Peters & Shepherd, 2005, p. 6). This word is rich in history and its application can be traced back to the early times of Marco Polo, who could be considered one of the first entrepreneurs or go-betweens. As a merchant-adventurer, he signed contracts, in essence obtaining a loan from the equivalent of today’s venture capitalists, in order to sell a variety of goods on numerous trade routes and then split the resulting profits with the financiers. In those days, the merchant-adventurer took all the emotional and physical risks and very little of the profit. Since then, the meaning of entrepreneur has evolved considerably.

Today, there are many different perspectives, and thus definitions, of entrepreneur depending on whether one is an economist, psychologist, or business person. Brockhaus and Horwitz (1986) conclude: “the literature appears to support the argument that there is no generic definition of the entrepreneur, or if there is we do not have the psychological instrument to discover it at this time” (p. 42).

Gartner posits a focus on the behavioural aspects involved in organization creation to define entrepreneurship rather than applying the label entrepreneur to the characteristics and traits of those individuals (Gartner, 1989). Hisrich et al. (2005), and Cunningham and Lischeron (1991), have expanded on his idea and conclude that many definitions of entrepreneur / entrepreneurship contain similar characteristics such as newness, organizing, creating, wealth acquisition, adapting, managing, and risk taking. For the purposes of my study, the definition that I am choosing to follow is that of Hisrich et al. who define entrepreneurship as “the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence” (Hisrich et al., 2005, p. 8). This definition is broad enough to encompass entrepreneurs who are intent on growing their business into a substantial enterprise as well as those individuals who may have other goals in mind.

The above definition encompasses the women in my study. Each has developed a new venture by offering her service as a sole proprietor or through the creation of a company. Their business experience spans 16 to 30 years. Therefore, based on the longevity of their successful business operation, I am surmising that the services they are providing have been, and continue to be, of value to their clients. These women, by the very nature of their entrepreneurial undertakings, have assumed financial, psychological, and social risks. They have



received the inherent intrinsic, material, and non-material rewards for their efforts.

According to Industry Canada, these women would also be considered to be self-employed as “they earn income directly from their own business, trade or profession rather than earn a specified salary or wage from an employer. . . . [T]he self-employed are working owners of an incorporated or unincorporated business, persons who work on their own account.” (Strategis, 2005). The women in my study are self-employed. Four out of the eight have ten or fewer staff. One entrepreneur employs more than one hundred staff and three had no employees or contractors at the time of the study. In this research I use the terms entrepreneur and self-employed interchangeably.

## *Learning*

Similar to the concept of an entrepreneur, there are many interpretations and theoretical stances for understanding learning. For example, learning can be interpreted from the empirical/rational perspective as a measured change in identifiable outcomes or behaviour. From the cognitive perspective, understanding what one is learning is an important dimension, while from a humanist perspective, learning encompasses personal growth, development, and the achievement of one’s potential (Hartley, 1998; Hodkinson & MacLeod, 2007). Other interpretations place learning on a continuum from a passive transmission of knowledge on one end, moving towards the acquisition of knowledge (Sfard, 1998), and then to the active participation or construction of knowledge through

experience, emotions, interpersonal, intrapersonal, and socio historical/contextual and cultural contexts (Adair, 2007; Belenky, Clinchy, Goldberger & Tarule, 1997; Cope, 2005; Haste, 1987; Hayes & Flannery, 2002; Hodgkinson & MacLeod, 2007; Illeris, 2003; Jarvis, 2006; Lave & Wenger, 2003; Merriam & Clark, 1991; Pollard & Filer, 1996; Rae, 2000). It is evident that learning is a complex construct developed to help us understand and explain our ways of being in the world.

The focus in this dissertation is on learning as it applies to a specific group of entrepreneurial women in relation to their growth and self-development throughout their life course of living and being human. The following definitions by Jarvis and Field provide a framework which I am applying in order to interpret learning as it relates to this group of women. As Jarvis (2006) states: "Learning is the process of being in the world. At the heart of all learning is not merely what is learned, but what the learner is becoming (learning) as a result of doing and thinking and feeling" (p. 6).

Illeris' (2004a) and Field's (2000) concepts corroborate Jarvis' and reflect a broad integrated perspective on learning. Field contends, "We learn our whole lives from walking and talking, to handling our feelings. We acquire new knowledge, skills and abilities throughout our lives from the 'university of life' " (2000, p. vii). Several other authors share this expansive definition of learning with respect to the complex set of processes, contexts, and histories that each individual experiences on their life journey (Adair, 2007; Pollard & Filer, 1996; Strain, 2000; West, Merrill, Alheit, Bron, Siig Andersen & Ollagnier, 2007).

The current era of rapid technological and economic change, globalization, and competitive markets, is characterized by the necessity to learn throughout life. Lifelong learning has become “de facto” a strategy of coping in order to survive and thrive in this time of instability and uncertainty. Furthermore, knowledge production is now embedded in the discourses that surround and pressure the individual to develop transferable skills and acquire ever-higher levels of expertise or credibility through the acquisition of professional credentials. On a personal level, flexibility, reflexivity, re-invention, and individual growth are paramount in order to live and survive in this time of late modernity. As Edwards and Usher state: “The metaphor of lifelong learning alerts us to a way of seeing learning as without boundaries . . . located in different discourses and played out through different social practices . . . inside or outside educational institutions” (2001, p. 276).

Complementing the concept of lifelong learning, or learning through time, is the term life-wide learning, which suggests that formal, informal, and non-formal learning can take place across our lives and at any stage in our lives. Learning occurs in a variety of circumstances. For example, it occurs within the formality of an educational institution, and the informality of family, leisure, community, and work and in the experiences of daily living. It also transpires non-formally through clubs, organizations, and other support groups (EC, 2001; Merriam, Caffarella & Baumgartner, 2007).

Within the context of our changing society, this inquiry explores how lifelong learning weaves itself seamlessly -- formally, informally, and non-

formally -- throughout the life course of the participants in this study. My focus is on learning and lifelong learning in relation to the individuals' journeys of becoming, living, growing, and learning through their lifetime. As Jarvis so eloquently states:

Learning then, is intrinsic to living; it is about the mechanisms whereby the personal dimension of human life changes and as such it is essential to human life itself. It is about the changing person – it is about becoming. 'Lifelong learning' is about being and becoming.  
(2006, p. 134)

Theories and research on learning, specifically biographical and women's entrepreneurial learning are discussed further in chapter two.

### *Identity and Self-Esteem*

To help clarify the notion of personal growth and self-development, I have chosen to break it down into 3 key components: identity, self-esteem and agency. These elements are key to my own understandings of my life choices. Therefore, I was curious to explore the personal growth and self-development of the women in my study in relation to these elements. To explicate the concepts of identity and self-esteem, I will draw on the ideas of Pollard and Filer (1996), and Hayes, Flannery, Brooks, Tisdell and Hugo (2002). Pollard and Filer view identity as a representation of the self-belief, self-awareness, and self-confidence that is constructed through interactions with significant others and important situations and events within their social contexts. Their work concerned the

personal and interpersonal nature of learning in young children. Using the constructs of symbolic interactionism and social constructivism, they set out to explore how social factors (family, friendships, and relationships with teachers) influenced the learning potential (identity) of the individual child. These constructs provide a useful framework for building an understanding of identity. Pollard explains symbolic interactionism, based on the work of George Mead, where, from a social behaviourist perspective, identity is created as the person develops individual self-awareness and constructs meaning through interaction within his or her social contexts:

Symbolic interaction is founded on the belief that people 'act' on the basis of meanings and understanding which they develop through interaction with others. Human action is thus seen as having a social basis, rather than being driven from instinct or genetics. Through symbolic interaction, be it verbal, or non-verbal, individuals are thought to develop a concept of 'self' as they interpret the responses of other people to their own actions. Although the sense of self is first developed in childhood, interactionists argue that it is continually refined in later life and that it provides a basis for thought and behaviour. (Pollard & Filer, 1996, p. xiii)

Social constructivism provides a complementary framework to further explore the processes involved in how learners actively make sense of and construct their understandings of new experiences and challenges encountered on their journey to becoming. This framework considers the influence of culture,

gender, ethnicity, social class, and interaction with others on meaning-making. The struggle to understand the lives of others while searching to develop our own sense of identity and make sense of our constantly changing world is an intrinsic part of human behaviour (Pollard & Filer, 1996).

Hayes et al. (2002), focussing on women's learning, explain that identity refers to "who women are and how they identify themselves" (p. 54). Self-esteem is how one feels about one's identity that results from the positive affirmations and negative messages attached by the individual to their identity. With women, self-esteem is often linked to gendered societal, familial expectations, ways of thinking and behaving. Hayes et al. posit that both identity and self-esteem are malleable and evolve through the social, cultural, and situational influences one encounters throughout the life course. They also support the notion that a woman's identity develops within a context of establishing and building relationships with others. Hayes et al. based much of their work on that of Carol Gilligan (1982), who originally developed this approach through her study of woman's moral development. She found that a woman's sense of identity and sense of morality are interwoven with issues of responsibility, personal growth, and care for other people. She argued that the development of a woman's identity (who she is and what she does) is interdependent and defined primarily through relationships with others, rather than as separate from others.

Jarvis's view of identity and learning weaves together major ideas from Pollard and Filer (1996); Mead (1934); Gilligan (1982); and Hayes et al. (2002). He suggests every learning process acts as a building block for memories, which are

assimilated into one's life history. These experiences subsequently contribute to the development of one's identity, learned through a life-wide context. Jarvis (2006) posits:

Identities are a complex interplay of the self and social – what I see myself to be, what I do and the person others see me to be. We are what we think and do but we are also what we have learned and remember. . . . [O]ur identity is not just our store of memories, it is also about the way that people treat us as persons and what we learn about ourselves from this . . . we learn our own identity. (p. 48)

### *Agency and Self-Efficacy*

Agency, like entrepreneurship, learning, and identity, is a concept with a number of different meanings and orientations as to its significance in the lifelong learning process.

Biesta and Tedder (2006a) define agency as “an ability to exert control over and give direction to one's life”(p. 3). They posit agency as integrated within the context of an environment or a particular situation. Biesta and Tedder contend, “Agency is not an individual's possession but something that is achieved in action. It is not something that people have but something they do”(2006a, p. 3). Agency is influenced by available cultural resources, values, and norms. Because of the interrelated or dynamic nature of agency with one's environment, individuals can be agentic in one situation, but not in another, and

achievement of agency requires varying degrees of effort depending on the situation (Biesta & Tedder, 2006a, 2006b).

Agency has a strong temporal dimension. Emirbayer and Mische (1998) identify three dimensions of agency as influencing an individual's actions. This "chordal triad" (p. 927) is comprised of three elements: an iterational element, which acknowledge influences from the past, previous achievements, patterns and ways of dealing with situations; the projective element, which links the individual's desires, hopes, goals, dreams, fears, and intentions for a future that are different from the past; and the practical evaluative element of the present, where the actor evaluates, judges the situation within a context, and responds to the dilemmas and demands of life in real time based on his or her relationship to the past and future. Thus agency involves relationship with persons, places, meanings, and events. It is a dialogical process with self and others.

If one is exerting positive control and direction in one's life, Bandura (1982) contends one's sense of self-efficacy is a central factor in one's agentic process. Self-efficacy "is concerned with judgements of how well one can execute courses of actions required to deal with prospective situations" (p. 122). Research shows this motivational construct influences an individual's goals, persistence, performance, and choice of activities in a range of life-wide contexts. How much effort an individual expends in a situation and how long one persists when dealing with challenges, is dependent on the strength of an individual's self-efficacy. For example, people with serious reservations about their self-efficacy (low self-efficacy), have a tendency to give up earlier in a project than



individuals with a strong sense of self-efficacy. A high level of strong self-efficacy propels people to persist until they succeed in overcoming obstacles, barriers, and challenges in the life course (Bandura, 1982; Zhao, Seibert & Hills, 2005).

The terms entrepreneur, learning, identity, agency, self-esteem, and self-efficacy are central to this study. For analytic purposes, I have discussed them as distinct concepts and briefly illustrated their complexity, different interpretations and applications but in reality they are very much interrelated. I return to these key notions later in the thesis as I analyse these women's stories and experiences.

## **How the Chapters Unfold**

This first chapter has introduced the context of self-employment in Canada, outlined the conceptual framework, addressed the purpose and significance of the study, identified the research questions and my interest in the area of entrepreneurial women and lifelong learning and defined key terms. Chapter two reviews the literature on lifelong and biographical learning as well as women's learning and research on entrepreneurial women's learning. Chapter three describes the study's methodological approach and the steps in data collection and analysis. Chapter four introduces the participants, explores the findings of the research through a portrait of each participant and the findings of the focus group. Chapter five analyzes the key findings and major themes in relation to the research literature in this area. Chapter six concludes the study and summarizes the contributions, implications, limitations and closes with a

personal reflection on what I have learned about myself through listening to the stories of other women, and reflecting on my lifelong learning journey.

## CHAPTER TWO

### JOURNEY THROUGH THE LITERATURE

#### Overview

As noted in the first chapter, over the past 20 years, women's entry into the field of entrepreneurship has increased significantly. However, when compared with other fields of research, it would appear that research in this area is still in its infancy. To date, entrepreneurship has been explored from an economic perspective to explain what it is and when it occurs. The entrepreneurial personalities and characteristics of men and women have been described and probed, and attempts have also been made to link the performance of the entrepreneurial venture to the performance of the individual entrepreneurs. According to Deakins (1999), "our limited knowledge and understanding of learning and the entrepreneurial process remains one of the most neglected areas of entrepreneurial research and thus understanding" (p. 23).

Reviewing the literature on entrepreneurship, characteristics and motivations of the entrepreneur, operational concerns of venture start-ups, the entrepreneurial woman, and her related psychological development and business challenges is like looking through a kaleidoscope – the pieces within the image constantly shift and tumble depending on your focus. This research focuses on the area of lifelong learning, specifically in relation to the learning of women entrepreneurs as it relates to the development of their identity, agency,

and self-esteem throughout their life course. The review in this chapter encompasses selected literature from four areas: learning as experience/biographical learning, entrepreneurial learning, women's learning, and entrepreneurial women's learning. It includes concepts from the disciplines of child and adult education, psychology, and sociology.

## **Key Learning Theories and Concepts**

### ***Learning as Experience/Biographical Learning***

Before examining the specifics related to the learning of entrepreneurs, and in particular the learning of women entrepreneurs, I want to expand on the complex constructs of learning highlighted in chapter one. What is learning? How does it occur? Several authors support the notion that learning is experiential (Choi & Hannafin, 1995; Garrick, 1999; Harrison & Leitch, 2005; Illeris, 2004a, 2004b; Jarvis, 2006; Lave & Wenger, 2003; Merriam & Clark, 1991; Taylor & Thorpe, 2004). Merriam and Clark's definition aptly summarizes learning as "attending to and reflecting on an experience that results in some present or future changes in a person's behaviour, attitudes, knowledge, beliefs or skills" (1991, p. 202). Furthermore, these authors support the contention that learning is a process involving the transformation of experiences or perspectives in order to produce an outcome, in this instance, knowledge from the learning experience.

Although Merriam and Clark's definition aids in our understanding of learning, it does not clearly identify how contexts, relationships, communities, or culture might impact the nature of learning. Socio-cognitive theory provides another framework for exploring these influences. Socio-cognitive theory supports the idea that an individual's learning is shaped by participation in problem-solving activities in different communities of practice in conjunction with their personal histories, which evolve as a result of engagement with other systems (Billet, 1998). Thus, from this perspective, knowledge is viewed as being constructed by the individual as a product of social practice (Choi & Hannafin, 1995; Harrison & Leitch, 2005; Garrick, 1999; Lave & Wenger, 2003; Stein, 1998; Taylor & Thorpe, 2004).

Another area of research in learning, which has evolved in the past 10 years or so, explores the concept of learning over a lifetime (biographical learning) and the development of identity, agency, and self-esteem. Several authors have supported the concept of learning through experience, to encompass the personal growth, identity, and agency of the individual that evolves through living and experiencing life (Adair & Goodson, 2006; Domince, 2000; Hodkinson, 2007; Hodkinson & MacLeod, 2007; Illeris, 2004a, 2004b.; Jarvis, 2006; Pollard & Filer, 1999; Tedder & Biesta, 2007; West et al., 2007). Learning in this life-wide perspective can be explained as "responses to experience over a lifetime: in families, in relationships, in communities and in interactions with authority . . . learning [has to do] with weaving not only understanding, but also greater agency, from the fragments of experience" (West et al., 2007, p. 22).

Learning is an embodied constructed process of becoming through self-reflection and active participation in situated contexts throughout one's life. Societal contexts and subsequent experiences form part of an individual's life history. Values, beliefs, and norms reflect the dynamics of this socialization process and search for identity.

Specifically, Illeris' framework for learning is rooted in the fact that our knowledge and information, in the age of late modernity is in a constant state of flux. As human beings living in this rapidly changing context, we must be adept at learning and re-learning over and over again. One's identity shifts and is shaped or influenced by the changing social-cultural influences of one's life. Illeris explains learning as "total personal development of capacities, related to all functions and spheres of human life" (2004b, p. 80) and contends that learning results from the interaction among the cognitive, emotional, and societal domains with the individual's experiences during the life course. The learning phenomenon occurs as a result of the interaction between the learner's internal cognitive and emotional domain with the individual's participation with and within his or her social and cultural domains. At a macro level, Illeris argues that:

Learning is a process mediating between man as a biologically and genetically developed species and the societal structures developed by man. Learning develops knowledge, abilities, emotions and sociality which are important elements of the conditions and raw material of society. But societal circumstances also develop into independent

structures with a character of given frames that set the conditions of the knowledge, the abilities, the emotions and the sociality that can be displayed. (Illeris, 2004a, p. 239)

I share a similar view of learning with the above-mentioned authors in respect to the importance of context, community, relationships, and culture on the adult learning experience. In my mind, learning is a social process that occurs through reflection on personal experience, situated within a framework that considers meaning-making embedded within the participation of a myriad of relationships and within a socio-cultural context. As we live and experience our lives day-to-day, learning is the key that unlocks the window on life's perspectives and provides an opportunity for personal growth as well as the expansion of one's current knowledge, skills, and abilities. As Daloz (1986) states:

We have learned from our families, our work and our friends. We have learned from problems resolved and tasks achieved, but also from mistakes confronted and illusions unmasked. Intentionally or not, we have learned from the dilemmas our lives hand us daily. (p. 1)

It is through the experiences of our lives that we develop our history and are enabled to construct our learning. With respect to the identities, self-esteem, and agency of the women in this study, I will explore how their life experience or learning contributed to the development of their identity, agency, and self-esteem. As Jarvis so eloquently states: "Learning is the process of being in the world. At the heart of all learning is not merely what is learned, but what the learner is becoming as a result of doing and thinking" (2006, p. 6).

## *Entrepreneurial Learning*

The literature on entrepreneurial learning consulted in this study included conceptual inquiry (Cope, 2005; Pavlica, Holman, & Thorpe, 1998; Politis, 2005), qualitative research (Cope, 2003; Cope & Watts, 2000; Deakins & Freel, 1998; Rae, 2000, 2004; Rae & Carswell, 2000; Sullivan, 2000; Taylor & Thorpe, 2004), and quantitative research (Minniti & Bygrave, 2001; Sexton, Upton, Wacholtz & McDougall, 1997). The field of entrepreneurial learning is only beginning to acknowledge the possibility that entrepreneurial learning could be experiential in nature. When this notion is linked to previously developed theory, Kolb's model of experiential learning and Mezirow's model of perspective transformation are often the most favoured when explaining the nature of entrepreneurial learning.

On a conceptual level, Pavlica et al. (1998) examined Kolb's model in relation to managerial learning and contend that it doesn't allow for the social, conversational, or contextual aspects of learning. Kolb focussed on learning as an activity that occurs within the mind of the individual and in a pre-determined circular fashion. Pavlica et al. state that Kolb's model "isolates the individual and portrays them [as] an intellectual Robinson Crusoe, cast away and isolated from their fellow beings" (1998, para 9). Kolb's model has been seen to be limiting because of the lack of consideration given to the social nature of learning, the lack of acknowledgement that reflection and learning can occur through the internal process of thinking to oneself and the external process in dialogue and conversation with others. Another critique of Kolb's model concerns the



prescribed nature of his learning typology where he posits that discrete and distinct stages must be sequentially followed in order to achieve learning. For Kolb, reflection, rather than being integrated into the activity and action of learning, is a distinct and separate activity in the sequential and somewhat discrete stages of the learning cycle (Pavlica et al., 1998; Taylor & Thorpe, 2004).

More recently, Politis put forth another conceptual framework to explain the experiential nature of the learning process for the entrepreneur. He contends that when the ongoing experiences of the entrepreneur (the events) are transformed into knowledge and acted upon, learning occurs. Furthermore, learning is a slow and incremental process taking place over the course of the entrepreneurs' lives (Politis, 2005).

Cope (2005) proposes that entrepreneurial learning is "a dynamic process of awareness, reflection and association . . . utilization of the learning may take place long after the learning itself" (p. 387). Operating within a dynamic, ever-changing environment, entrepreneurial learning is characterized by its lack of stability, its unpredictability, and its inconsistency. He identifies the importance of critical learning events, where entrepreneurs describe landmark events or periods of time that were crucial to their learning.

Cope posits that learning from critical events for the entrepreneur can be transformational because the individual must question taken-for-granted beliefs and reframe them into the situation at hand (Cope 2003a; Cope 2003b). This reflective or reframing process can bring meaning to experience and provide an opportunity for learning and future action. Therefore, significant problems or

opportunities can create high-level learning outcomes, which have the ability to transform the underlying assumptions and values that guide one's actions (Boud, Keogh & Walker, 1996; Daudelin, 1996; Fiol & Lyles, 1985; Mezirow, 1990). These events or periods of time provide opportunities for the entrepreneur to reflect, learn, and act (Cope, 2003a, 2003b; Cope & Watts, 2000; Deakins & Freel, 1998; Rae, 2004; Rae & Carswell, 2000; Sullivan, 2000; Taylor & Thorpe, 2004).

Building on the idea that one develops insights from past successes and failures and applies these insights to future actions in an accumulation of knowledge (Minniti & Bygrave, 2001), Cope proposes a theory of generative learning where adaptively or proactively the learner reflects and stores the information from past situations and applies it in similar future situations. In Cope's theory, the learner reflects, anticipates, and visualizes potential critical incidents and uses the learning to avoid potentially negative situations altogether. Theoretically, generative learning enables entrepreneurs to abstract and generalize across contexts, recognize patterns, and build relationships between different situations and events. Cope (2005) identifies the concept of generative learning as one requiring more research.

Until recently not much quantitative and qualitative research has been undertaken in the emerging area of entrepreneurial learning. Sexton et al. (1997) conducted one of the few quantitative studies that researched the learning needs of fast-growth entrepreneurs. The findings were pragmatic and revolved around

the entrepreneur's need for immediate operational information, from credible sources, in specific content areas.

To further the exploration of entrepreneurial learning, Cope proposes five key areas requiring investigation. These include: learning about oneself; learning about the operational aspects of business growth; learning about the business environment; learning about entrepreneurial networks; and learning about the nature and management of relationships (Cope, 2005). Cope aptly summarizes the nature of the research required in the area of entrepreneurial learning:

Entrepreneurship involves a learning process, an ability to cope with problems and to learn from those problems. There is now a need for re-focusing research away from the emphasis on picking successful entrepreneurs or picking winners, to identifying key issues in the learning and development process of entrepreneurship. (2005, p. 377)

Within the last eight years or so, there have been more qualitative research efforts in the area of entrepreneurial learning. Prior to this, Deakins and Freel's (1998) study found that learning occurred as a reaction and in response to critical events rather than as a planned developmental activity. They stated "entrepreneurial behaviour is a dynamic response to a constantly changing environment" (Deakins & Freel, 1998, p. 153). More recent research has identified several common themes regarding entrepreneurial learning. The first theme explores the impact and significance of critical incidents or learning episodes on the entrepreneur (Cope, 2003; Cope & Watts, 2000; Rae, 2000; Rae & Carswell, 2000). These incidents or episodes may often be part of a larger tapestry of events

that stimulate higher level learning by impacting the entrepreneurs' self-awareness and understanding. Subsequently this impact causes the entrepreneur to reflect and question previously established ways of doing things and consider future alternative actions. Second, learning is a socially active, adaptive, and emerging process, which contributes to the continuous development of the entrepreneur. Third, entrepreneurial meaning-making arises from learners and other's experiences and is a continual process of growth involving change, action, experimentation, reflection, refinement, and application to new or different situations. As Rae (2000) states:

Entrepreneurial learning . . . is not only acquiring the functional 'knowing', it involves actively 'doing' as well as understanding 'what it is that works' and realizing that one 'can do it'. In entrepreneurial learning, knowing, acting and making sense are interconnected. In this sense, learning is becoming, not only retrospective and experience-based but a future-oriented thinking process of creating a prospective reality. (p. 151)

Later research by Taylor and Thorpe (2004) explored the impact of networks and social relationships on entrepreneurial learning. Participants in their research concurred with earlier work by Deakins and Freel (1998), Rae, (2000), Cope (2000), and Sullivan (2000), that networks provide an environment where learning is a process of co-participation dependent on social, historical, and cultural factors.

Rae (2004) developed a framework to aid in transforming the practical understanding of the entrepreneur into a practice-based theory for research. It is through their dynamic and situated learning environments that entrepreneurs create a living body of theories from the intuitive and tacit resources within their practice. Via trial and error, action, and reflection in action, meanings are constantly in a state of construction and reconstruction. Entrepreneurs discover, adopt, and apply practices because they work. With experience and hard-earned practical wisdom, this phronetic knowledge becomes a discursive resource to share with the field. Rae (2004) concluded that the generation and application of practical theories was an important part of an entrepreneur's learning and decision-making process.

### *Women's Learning*

In the mid 90's Hayes and Flannery(1995) had this to say about the state of knowledge regarding women's learning, "issues related to the social construction of knowledge, learning, learning situations and the social determinant of gender roles and gender norms is limited" (p. 6). In the past decade, research on women's learning has grown substantially and become more diversified as the issue has been taken up from multiple disciplinary positions. To investigate this growing area is beyond the scope of this thesis. However, much of this development has critiqued two well know studies. Given their historical significance I will briefly review Gilligan's (1982) study on women's moral

development, and Belenky, Clinchy, Goldberger, and Tarule's (1986) study on women's perspectives on knowing.

Gilligan initially discovered, women's notions of morality are organized around responsibility and care, where context, experience, dialogue, connection, and relatedness to others epitomize a women's perspective. Conversely, many more, but not all, men than women define themselves in terms of separateness, autonomy, impartiality, and the application of abstract rules and principles (Gilligan, 1982).

Using a metaphor of voice to explore a gendered perspective of knowing, Belenky et al. posit five epistemological categories: silence, received knowledge, subjective knowledge, procedural knowledge, and constructed knowledge. Silence, refers to a woman perceiving herself to be "mindless and voiceless and subject to the whims of external authority" (1986, p. 15); women who are silent, tend to feel powerless, subordinate to others and lack a sense of self-confidence. Received knowledge comes from others, women do not create it on their own. Women who operate from the position of received knowledge are highly dependent on societal definitions and expectations to define their personal and professional roles. Subjective knowledge is a state where truth and knowledge are personal, private and intuitive; women in this category begin to build their sense of identity and learn about themselves, while exploring and experiencing their life worlds in ways that can be significantly different from their previous ways of being. In procedural knowledge a woman is oriented to seek to understand or connect with the other – be that ideas or people or alternatively to

question and critique as an autonomous separate learner. A woman's voice in a state of procedural knowledge incorporates both styles of knowledge (connected and separate), as she learns to trust and validate her own experience and apply reasoned reflection and objectivity. Finally, constructed knowledge integrates the knowledge women consider to be intuitively or personally important with the knowledge learned from others. From this vantage point, women view "all knowledge as contextual, experiences themselves as creators of knowledge and value both subjective and objective strategies for knowing" (1986, p. 15).

Constructed knowledge, where truth is embedded in the context, allows for authentic talk, questioning of others' ideas and values, reciprocity, curiosity, and the development of new ideas and ways of thinking. Located within the context of lived experience, constructed knowledge provides a kaleidoscope of opportunities for a woman to relate to others and the world.

The goal of Belenky et al. was to build legitimacy for women's ways of knowing as equally valuable to that of men's. The more ways of knowing one uses, the more one is able to become a flexible, effective, and efficient learner (MacKeracher, 2004). Their theory has been challenged for its limited attention to the educational and social structures that oppress women and the nature of gendered power relations. Other limitations of their study concern the "categorizing" of women's knowing into five areas, as these are not necessarily comprehensive, nor do they reflect the complexities and intricacies of individual women's identity and personal growth or the fact that men may also share some of these ways of knowing. In dealing primarily with women's personal

empowerment and development, they do not consider how the issues of social or structural change, power relations, and authority impact the learning of women (English, 2005; Hayes & Flannery, 1995; Tisdell, 1993).

Other studies conducted since 1986 with a direct focus on women's learning have concurred that women experience learning as personal, connected, experiential, relational, contextual, and social (Hayes & Flannery, 1995; Hughes, 2003; MacKeracher, 1994; MacKeracher & McFarland, 1993; Melamed & Devine, 1988; Regan & Brooks, 1995; Tisdell, 1993; Van Velsor & Hughes, 1990; Wall, 1992). Learning emerges through the values women place on relationships with others, collaboration, and dialogue. A woman's self concept develops based on connections to others within the context of human relationships. Women are inclined to live and work in worlds that are personally meaningful (Gilligan, 1982; MacKeracher, 1994; MacKeracher & McFarland, 1993).

A number of authors have developed conceptual literature on women's learning, and women's learning in the workplace (Bierma, 2001; English, 2005; Hayes, 2001; Fenwick, 2001, 2002a; Hayes et al., 2002; Lankard, 1995; MacKeracher, 2004). These authors agree that women's learning is generally situated within a context, based on experience and relational and social factors. One must exercise caution, however, when stereotyping women's learning into a dimension of unfettered collaborative relational harmony as English's study found that irrespective of gender, power, authority, discord, and conflict are factors in everyday learning.



As noted earlier, studies of women's learning have brought more attention to how other aspects of women's social location in addition to gender are salient. Race, class, and power affect the knowledge individuals bring to bear on a situation. Historically women have occupied less powerful positions and therefore they have become more attuned to identifying and understanding the perspectives, feelings, and social circumstances of others (Bierma, 2001; Hayes, 2001; MacKeracher, 2004). As MacKeracher states, "this connectedness includes the notion that [the] power to act is shared within a group or between collaborating individuals and that power within a co-operative venture is limitless and its distribution is based on the abilities of the individuals involved" (p. 285). A women's socio-historical context has therefore influenced her views of power, but has also served to act as an unintentional catalyst contributing towards her preference for relational, situational, experiential, and connected learning (Bierma, 2001; Hayes, 2001; Fenwick, 2002a, 2002b; MacKeracher, 1994, 2004).

### *Entrepreneurial Women's Learning*

Before the 1980s, most entrepreneurial research was conducted with a male population sample. Since then, researchers have made a preliminary foray into the world of the woman entrepreneur. However, this field still remains open for substantial exploration and discovery. Initially, researchers shared similar curiosities around who she was, how she worked and learned, and how she became successful. Themes that run throughout the academic and popular

literature relate to the importance of connectedness and integration of the woman's business within her many concentric circles of relationships between family, community, and business networks. Learning, whether self-directed, just-in-time, situated, or experiential, contributed to increased self-esteem and sense of self-confidence for these women. Working in an ever-changing unpredictable environment, learning is fluid, located in activity, not linear or pre-planned, but determined by the entrepreneur. Success for these entrepreneurs is not measured in profits and growth but determined by a sense of personal fulfillment, achieving excellence, living their dreams, and realizing their goals (Barrett, 1995; Brush, 1992; Gay, 1997; Moore & Buttner, 1997; Robertson, 1997; Wells, 1998; Young & Richards, 1987). A study of new female business owners by Fenwick and Hutton (2000) was based on the theory of women's learning and development alluded to in earlier studies where women's work and learning is rooted in relationships, woven through self-identity into family, community, and other constantly shifting relationships. The kinds of knowledge valued by this group of women business owners included specific knowledge about running a business and personal knowledge regarding their own growth and development. They wanted information that was needs-based and context specific; for example, finance and marketing were often mentioned. After fulfilling a specific learning need, the women moved on to meet the next challenge. As Fenwick and Hutton state, "most women's learning could be characterized as constant, multi-layered, and frequently isolated [by situational need]" (Fenwick & Hutton, 2000, para 18). Of particular note with regards to the learning strategies of these

entrepreneurial women is this concept of learning in the moment, through one's participation in everyday experience (Cope, 2003a, 2003b; Cope & Watts, 2000; Fenwick & Hutton, 2000; Lave & Wenger, 2003; Rae, 2000, 2004). They define success in terms of the quality of relationships, contributions they make to community, reputations in the community, and quality of life (Fenwick, 2002a, 2002b; Fenwick & Hutton 2000; Smith 2005).

A number of studies support a situated or socio-cultural theory of learning as the preferred theoretical framework for learning by women entrepreneurs. These studies reinforced the importance of relationships, contexts, networks, mentoring, role models, lifelong learning, and experimentation to gain the necessary business skills. Consequently, as a result of their business success, these women experienced increased self-confidence, self-reliance, and self-esteem (Smith, 2002, 2005; Comforth, 2002; Fenwick 2002a, 2002b). As Smith states, the entrepreneurs in her study had "will, determination, confidence, perseverance, resiliency, independence and inner-directedness" (Smith, 2005, p. 101).

Through her research, Fenwick has added another possible theory of workplace learning for entrepreneurial women to the current basket of situated or socio-cultural learning theories rooted in the psychological tradition. Building on the work of Davis and Sumara, this ecological theory of learning, called enactivism, is based on evolutionary biology and complexity theory (Davis & Sumara, 1997). Enactivism posits that natural objects, human beings, and understanding merge together as intertwined systems. Furthermore, knowing at

work is the result of a co-emergence of invention, identity, and environment. Individual knowing emerges with collective knowing and knowledge resides in the collective rather than with the individual's experiences and relationships (Fenwick, 2001).

## Summary

This review has explored the developments in the study of learning as experience/biographical learning, entrepreneurial learning, women's learning, and women's entrepreneurial learning. There are a myriad of definitions and approaches to learning reflecting different epistemological frames of reference. There is not a definitive theory of women's entrepreneurial learning as it relates to identity and agency. For the purposes of this study I am choosing to examine the personal growth and development of this group of entrepreneurial women through a holistic perspective. This considers the learner as an active participant in the acquisition of knowledge mediated through one's life experience, influenced by the socio-cultural context, interpersonal relations, and emotions. It encompasses situated learning theory, socio-cultural learning theory, social constructionism, experiential learning, and lifelong/life history learning.

The development of one's identity, agency, and self-esteem may be seen to be directly related to one's learning. As human beings, we are in a continuous or fluid state of becoming and we are constantly shifting and adjusting within the contexts of our lives. Learning in this instance may be regarded as a continuing process of meaning-making and interpretation, reflection, and assessment as one

encounters, masters, and reflects on the experiences along one's life path.

Learning becomes a way to make sense of our past, present, and dreams for the future.

## **CHAPTER THREE**

### **THE RESEARCH JOURNEY**

#### **Methodological Framework**

The primary aim of my research was to explore the nature and lived experiences of women's entrepreneurial learning through a life history narrative. The goal of the study was to gain an enhanced understanding of the learning of these entrepreneurial women as it related to their self-development with a focus on identity, agency, and self-esteem. The primary research objective was to ascertain how these entrepreneurial women had grown and developed throughout their lives. This study sought to understand how relationships, contexts, values, emotions, and motivations played an integral part in their self-development, and consequently how this may have impacted the sustainability of their enterprise.

As I endeavoured to obtain a better understanding of human interaction it was also important to me that the design reflect the ontological position and philosophical values intrinsic to interpretivist inquiry. As Williamson (2002) states, "interpretivist or interpretive refers to a qualitative research paradigm that emphasizes natural settings and how individual participants perceive events and interactions within these settings" (p. 332). I focussed my study on women between the ages of 40 and 60, and sought to understand the subjective nature of their personal learning with respect to relationships, values, decisions, and motivations in their interpretation of the world. In order to explore the role of

learning in identity, agency, and self-esteem, my objective was to gain reflective accounts from these women regarding their lives and entrepreneurial pathways, the challenges they faced, and their perceptions of their overall success as entrepreneurs.

The knowledge claims or epistemology supporting this inquiry emphasize the meanings created by people, influenced through their experiences and contexts. Interpretivism in conjunction with social constructivism posits that people are continually and subjectively constructing their realities or interpreting meanings of their world both through interactions with each other and as individuals (Williamson, 2002). Additionally, Illeris (2004) and Jarvis (2006) posit that the interactive phenomenon of learning occurs within the individual's broad social context. The following assumptions, posited by Creswell (2003), are central tenets of socially constructed knowledge claims and qualitative research:

Meanings are constructed by human beings as they engage with the world they are interpreting. . . . Humans engage with their world and make sense of it based on their historical and social perspective . . . qualitative researchers seek to understand the context or setting of the participants through visiting this context and gathering information personally. They also make an interpretation of what they find, an interpretation shaped by the researcher's own experiences and background. The basic generation of meaning is always social, arising in and out of interaction with a human community. (p. 9)

I also bring to this analysis the use of portraiture and biographical life history research (Lawrence-Lightfoot & Hoffmann Davis, 1997; Willis, 2000) to examine the emotions, and vulnerability of the participants. Portraiture creates a holistic narrative that considers the interaction of an individual's values, personality, and history, while setting the experience in context (Lawrence-Lightfoot et al., 1997).

Portraiture embodies the following traits: it has a focus on conveying the experiences of the subjects as authentically as possible; it recognizes the researcher as the primary vehicle in the interpretation and documentation of those experiences; and its goal is to open the possibility of public discourse to a number of readers outside the academy to the new ways of seeing and thinking. Expressive inquiry seeks to evoke in the reader a sense of verisimilitude and *vérité* and creates a sense of the true lived experience or what it is really like (Willis, 2000).

The modified biographical life history narrative approach used in this inquiry aids in understanding how these women entrepreneurs make meaning from life experiences and the interplay between social contexts, culture, agency, and identity (Tedder & Biesta, 2007; Pollard & Filer, 1996, 1998; West et al, 2007).

By focussing on experience as the basis for learning, it allows for an exploration of what learning actually “means and does in the lives of adults” (Tedder & Biesta, 2007, p. 1). My hope is that the experiences of the women in this study may serve as a catalyst to deepen the conversation for other women as they contemplate taking an entrepreneurial path and their future dreams. The



shared experiences and learning struggles of the remarkable individuals in this study may also resonate with others, regardless of whether they are considering an entrepreneurial future. While on their lifelong learning journey, the women in this study have achieved a sense of fulfillment, identity, and contentment. They grace this earth with hard-learned lessons, wisdom, compassion, empathy, and most importantly an unwavering belief in their own self-worth.

## **Methods**

Using qualitative semi-structured interviews followed by a focus group, I explored the lived experiences of the entrepreneurial women in my study. These narrative conversations, rich with the history of their lives, created the space for me as the researcher to reflect on my own entrepreneurial experiences. The focus group, consisting of those participants who wished to attend a three-hour evening session, provided a forum to share ideas and exchange information with the other entrepreneurial women in this study. The evening was intended to extend the conversation regarding the similarities and differences of their lifelong learning journeys and to affirm the key themes of the interviews (Denzin & Lincoln, 2000).

Using inductive reasoning with this diverse group of eight women, my assertions are subsequently limited to the lived experiences of this specific group and I aim to provide a thematic description of their experiences. These interpretations represent my personal understanding of the participants' lived experiences, as shared with me, at the time of the interview. It is not my intent in

this paper, to generalize these findings to other entrepreneurial women (Denzin & Lincoln, 2000) but to create portraits of eight women, rich in color and texture, that capture some key aspects of their entrepreneurial experiences.

In order to bring these findings to life and welcome other readers to interpret and identify with the stories and experiences of the women I interviewed, I have used portraiture and narrative storytelling. These portraits are embedded within the physical settings of their homes and offices, and illustrate some dimensions of the women's values and beliefs, life history, and social context. Through the use of "thick descriptions" (Geertz, 1973, p. 29), my goal was to build a bridge between the life experiences of each reader and the lifelong journeys of these entrepreneurial women. As human beings on our journey to become, we learn and grow, not only from each other, but through the privilege of knowing, loving, and living with each other.

## **The Participants**

To locate the participants for my study, I drew on my own established network of contacts in Vancouver, many who were self-employed entrepreneurs in the service sector and who had informally expressed interest in participating in my research. These women owned a variety of service-oriented businesses. I focused on the service-oriented businesses, because of my personal experience as an entrepreneurial service provider and my assumption that selling a service is perhaps more difficult and requires a stronger sense of self-confidence and self-esteem than selling a product. Generally, a product is tangible. It can be touched,

felt, and equated to other similar products. A product is distinct from the seller, and there is a sense of objectivity and distance from the seller in the provider customer transaction. As a service provider, however, the provider is often the service. From a marketing perspective, one is marketing oneself. Interpersonal relationships are also more critical to client satisfaction. Therefore, I contend that one must possess a strong sense of self-esteem and confidence in one's ability to provide top quality value and service, in order to compete with others in the marketplace and accept the inevitable rejections during business development.

The study took place between March and July of 2006. Letters of invitation were sent out to eight individuals and all eight agreed to participate. Six of the women I knew either on a personal basis or through my professional network. Two of the participants were direct referrals by other people in my network. The eight participants ranged in age from 40 to 60 years. These women were Caucasian, operating a variety of service businesses, and brought between 16 and 30 years' experience to the study. Although the women were all Caucasian, there was some diversity in their cultural, social, economic, marital, and educational backgrounds. Six of the women were married or living with a life-partner. Four of the women provided the sole source of income for their family or themselves. One woman in my study had no employees and was solo self-employed; three women sub-contracted work out to others, but did not at the time of the study have any contractors (even though they have in the past); four of the women in this study employed between 5 and 180 employees. The

economic family backgrounds of the women were equally split between the working class and the middle class.

The criteria for recruitment included: a good oral command of the English language (as that was the primary language of our dialogue), a willingness and availability to engage in the individual conversations, and a history of running successful businesses for more than 10 years. Business sustainability was an important criterion, as lifelong learning experiences and the development of identity and agency over time were at the heart of the study.

I did not feel comfortable addressing what some might consider to be proprietary, personal, or sensitive issues regarding an individual's financial affairs. If some of the participants chose to use this criterion when defining success it was considered in the analysis of the responses. However, I did not probe for this information. I have attempted to explore their commonalities as human beings, wives, mothers, sisters, and daughters in order to fulfill my goal which was to develop a better understanding of how lifelong learning contributed to the identity, agency, and self-esteem of these women.

Table 1 presents a demographic overview of the participants and highlights their years in business, the type of business, number of employees, and educational background. In order to protect the identity of these women, pseudonyms have been used throughout the inquiry.

*Table 1 Participant Demographics*

<b>Name</b>	<b>Age</b>	<b>Yrs in Bus.</b>	<b>Type of Bus.</b>	<b># Employees</b>	<b>Educational Background</b>
<b>Susan</b>	60	30+	Design	Self	Specialized Job Training
<b>Ruth</b>	58	20+	Communications	< 5	Master's Degree
<b>Melanie</b>	59	20+	Personnel	<5	Secretarial Training
<b>Donna</b>	40	16+	Financial	<10	Specialized Job Training
<b>Caroline</b>	59	30+	Personal Service	Self	Specialized Job Training
<b>Beverly</b>	57	20+	Educational	>100	Undergraduate Degree
<b>Elizabeth</b>	57	24+	Office	<10	Secretarial Training
<b>Vera</b>	55	20+	Educational	Self	Masters Degree

### **The Interviews**

In order to ensure my questions opened up effective dialogue in relation to learning, self-employment, identity, and agency, I reviewed the literature on interviewing women and then conducted a small pilot where I was the interview subject. I also interviewed two other entrepreneurial women, not in my study, to further refine and clarify the questions. Based on their comments, reactions to the questions, and input from my dissertation committee, in January/February 2006, I revised the final questions (see Appendix A for a potential list of questions). Once ethics approval was received, letters were sent out to the participants in

March 2006 and as they expressed interest in participating, individual interview schedules were established in April, May, and June of 2006.

The interviews were semi-structured. They occurred at times and locations convenient to the participants, either at their offices or in their homes. The interviews ranged in length from 1.5 hours to 2.5 hours. I was more concerned that the subjects were covered, and less concerned with the order in which each was addressed. The participants were encouraged to take their time and not rush the telling of their stories. Although my goal was to ensure each individual addressed or covered the same areas of the study somewhere in our conversation, there was a free flowing nature to the conversation. The language used was plain and simple to reflect and reinforce the authenticity of the experience.

My intent was to ensure the participants could explore their stories in their own ways and speak their own truths. I acted as the initial catalyst and asked them to tell me something about themselves, their background, and how they got to where they were now. Pausing often to reflect before they began, they then proceeded to describe in great detail, and often for 45 minutes or longer, how their lives had unfolded. These experiential stories provided the context and fuel for any ensuing questions. Often they reflected at the end of the process what an enjoyable experience it had been. Comments such as "I have never talked about my self for so long," "I had never thought about my life like this before," and "I really enjoyed this experience," were heard from several of the women.

The interviews were transcribed and provided approximately 700 pages of data. Out of respect for the confidentiality and privacy of each person, each individual was provided with two opportunities to review the information. First they were sent the original interview transcript to review and edit to their level of comfort. Then, they received a copy of their story as it would appear in chapter four. Out of respect for the participants, any concerns they had were addressed in subsequent revisions.

## **Data Analysis**

### ***Objectives***

My objectives in the data analysis were two-fold. First, this research had to encompass more than mere descriptions; I wanted to work towards an interpretative explanation to account for the learning of these entrepreneurs with respect to their identity, agency, and self-esteem. Secondly I wanted to present the data in a way that would yield the richest amount of information. Silverman (2001) captured this goal with eloquence: "Authenticity, rather than reliability, is often the issue in qualitative research. The aim is usually to gather an authentic understanding of people's experiences and it is believed that open-ended questions are the most effective route towards this end" (p. 13). Additionally the interviews provided a significant amount of descriptive detail to explicate how these women lived their entrepreneurial experiences, while providing an experientially based understanding of the research phenomenon (Cope, 2003c).

The participants' vivid narrative life histories regarding their relationships, lives, and careers were used to construct portraits that employed thematic frameworks to illustrate their personal growth and development of identity through the years.

### *The Analysis and the Writing*

I began the data analysis using Leggo's method of analysis. As explained by Leggo, there are three dynamics involved with narrative inquiry: the story or what happened; the interpretation of the story and its overall importance; and the retelling of the story or discourse in order to engage others (Leggo, 2004). At the second stage – the interpretation of the story – Leggo uses the acronym RITES to address the process for interpreting the data. This process involves five steps: reading, interrogation, thematizing, expanding themes and summarizing. After having the narratives transcribed and approved by the participants, I did an initial *reading*, while listening to the tape, to obtain a flavour for the story. This was followed by a second reading where I *interrogated* their narrative through the questions, who, what, when, where, why, how, and so what, with respect to my understanding of their growth and learning as an entrepreneur. A third reading focussed on *thematizing*, that is identifying emerging themes, which were documented in a spread sheet and provided an overview of their similarities and differences. After considerable critical reflection and discussion with my supervisor, I *expanded* the emergent themes and *summarized* the information to show what had been learned from the narrative.



The second phase of the data collection consisted of a focus group, where all participants were invited to provide another layer to the conversation. Five participants chose to attend this evening session, which I hosted in my home and provided a light supper. This event lasted three hours. One other respondent answered the focus group questions via email. I was the principal facilitator for the evening and the questions and participants' input was recorded on flip charts. As the facilitator, I conscientiously ensured everyone had an opportunity to voice their ideas and share their thoughts. The evening was organized in relation to these questions: "What is the most important thing you've learned about your business, other people, and yourself?" Findings from the focus group have been incorporated into chapter four.

In addition to the interview transcripts and the information from the focus group, I reviewed a variety of materials on each woman and her business. These included promotional materials, their biographies or curriculum vitae, websites, related print publications, and other stories that may have been written about them. These additional sources of information in some instances helped to provide additional background information on the individual, her entrepreneurial undertaking, and clientele.

## **Conclusion**

In this chapter I have explained the methodological framework applied to the qualitative nature of this study. This interpretivist inquiry explored the lived experience of entrepreneurial women's learning from a narrative life history

approach. The aim was to gain an increased understanding of how women entrepreneurs in this study made meaning of their life experiences while examining the connections between and among their social contexts, familial cultures, agency, identity, and self-esteem. The timeframe for the study and the characteristics of the participants were described along with the methods and processes used to interpret the data.

In the next chapter, portraits of these women are provided that illustrate their challenges and encounters with adversity, the webs of their inter-personal relationships, and their socio-cultural and cultural roots. In reading these stories we are able to participate vicariously on their journeys of learning, living, and becoming.

## **CHAPTER FOUR**

### **THE PARTICIPANTS AND THEIR LEARNING JOURNEYS**

#### **Introduction**

This chapter has two main sections. The first section presents the portraits of each woman. At the beginning of each story I have listed some demographic information including: age, education, family status, years of experience, and entrepreneurial ventures. A portrait based on my interpretation (corroborated and supported by the women themselves) follows. The second section of this chapter outlines the findings of the focus group where the participants were asked to reflect on the most important things that they have learned about themselves, their business, and other people. The chapter concludes with a summary of the findings.

## The Portraits

### *Susan's Portrait*

**Age:** 60

**Family Status:** Divorced, 2 adult children

**Type of Business:** Interior and Exterior Design

**Clients:** Residential and Commercial

**Years as Entrepreneur:** 30

**Number of Employees or Contractors:** Varies depending on job

**Other Entrepreneurial Ventures:** Home Accessories, Restaurant and Interior Design

**Office Location:** In-home

**Training/Education:** Specialized training in design

I interviewed Susan in her home, comfortably ensconced in the corner of a lipstick-red couch. Directly in front of the couch were two fabulous black and white animal print ottomans, which may have been custom designed. The proportions were perfect not only for the couch but also for the room itself. The walls were covered with art. All shapes, styles, sizes, and colours, contemporary to traditional and big to small, these works formed a tableau around the room. This space was also filled with pieces of pottery, ceramic, and art glass, which included a pair of large red glass lips in the center of her dining room table and a

colourful ceramic purse, nonchalantly hung on the closet door. This apartment with its functional and well-designed work space, although compact, was the home of a very creative and talented individual. Books, decorator magazines, accessories, and candles co-mingled with the eclectic blend of furniture and art to create a welcoming environment of perfection.

With the golden light filtering in through the French doors from the balcony, Susan tells me she is 60, although she looks to be younger. Her face is flawless; lips are full, enhanced by hot pink lipstick. Short dark bangs, now so popular in Europe, frame an aristocratic face. Perfectly arched eyebrows peak out from behind a pair of geometrically shaped glasses, the color of ripe summer raspberries. Her dark eyes appear lively yet reserved. Her hot pink mules set off her black sequined T-shirt and Capri pants.

Susan spoke crisply and clearly, and as her story of the past 40 plus years unfolded it became clear that her growth and development as an entrepreneur were inextricably woven into the broader context of her life story where family relationships, personal courage, tenacity in the face of adversity, serendipity, and creativity have made her who she is today.

Through our conversation, I discovered that she has fulfilled many roles: the wife to three husbands, mother of two children, and daughter of upper middle class parents. As the daughter of upper middle class parents, she sought to initially create the "Cleaver" type family. The struggle to please, to be what others thought she should be, acted as catalysts for her earlier decisions and actions. There was a short teenage marriage and a divorce, followed by a few

years of shouldering the responsibilities as a single parent. These events were followed by two subsequent marriages. As she explained:

You see I was raised to believe that the power came from someplace else. The security came from someplace else. If we behaved the right way, looked the right way and were loveable enough, then we'd have the power and the security that came from being Mrs. So and So. I can't stress enough how much of an influence that's been on my life.

It's a lie. I know that now. They [my parents] thought it was the truth.

The issues of lies, truth, and betrayal in relationships, resurfaced later on in our conversation when she shared the story about a series of customizations to a new condo she thought she and her husband had agreed to undertake for her parents:

She [her mother] would never ask me for help because I'm her daughter and what do I know about all this. I couldn't know as much as her. I thought, 'Gee this is amazing that she will accept my help in this.' . . . Sunday night I'm saying to Bill, 'So you're coming with me in the morning?' He turned around and looked at me with absolute shock on his face. He said, 'No.' I said, 'Are you kidding me? You're not coming to help?' 'No, I'm not doing anything,' he said, 'It's nothing to do with me; it's your parents.' Well, I have never felt so betrayed in my whole life. So I had to go. So I did the whole thing. . . . I was working with the builder every day and coordinating everything, sanding and staining and clear coating built-ins I had made.

This sense of betrayal was also evident in the following story, where her partner appeared to display a complete lack of interest in or support for her career. As she reflected back on her forays into her initial entrepreneurial undertakings of manufacturing home accessories she shared these thoughts:

I was married to a guy who did not really support much of anything that I did. He wasn't particularly interested, which was good because he didn't hassle me. But on the other hand, he wanted his dinner on the table at five o'clock, and he wasn't too supportive of me . . . going off and doing things on my own. I couldn't do things on my own because he'd get into a snit. So I always really chose my battles because I wasn't prepared to live like that.

Another example of betrayal occurred later on in her career when she put her trust in the financial acumen of her third husband to share a joint office/studio space with other designers/developers. This decision led to the devastating consequences of personal bankruptcy with the affiliated feelings of shame and the societal stigma of failure:

John was responsible for getting him [their partner] to sign the lease and never did. 'Butt out. It's none of your business. That's a man-to-man handshake.' He [the partner] pulled out and left us with a \$1,700 a month mortgage. John's not working. I had staff. Everything fell to me. .. I'm up to \$8,500 in monthly expenses, before I could eat. I was sick and beside myself and we weren't speaking.

She went on to explain that although her business was thriving from a design perspective, "it was a mess" from a financial perspective and the struggle to cope was evident in her words:

I just couldn't imagine declaring bankruptcy. What would my family say? How would I ever live this down? How would I live? How would I feed myself? I had partnered with the wrong person and it was killing me.

As this artistic creator revealed more of her story, I learned that prior to her career in design, she had only ever worked in, as she described them, "little secretarial jobs." Her business had "evolved" as she undertook design favours for friends and through the advice and support of a few experienced designers and a women's support group. These individuals played an important part in shaping her talent and building her confidence. She credited three particular individuals and the agape love practised through a women's support group at her church for the initial encouragement which in turn launched her into the design business as a money-making venture, despite her initial lack of formal training.

With the help of the group, each person decided what they were going to do to really start a path to improve and fulfill their lives. If I hadn't had that encouragement I probably never would have done it. Because in my family, there isn't a single person who was entrepreneurial, never ever. 'Entrepreneurial' was a foreign word in my family and not



a good word. Not a good word. A professional person was highly respected. A university degree in the men was highly respected.

So it began, a number of ventures and the manufacture of home accessories. This artist began working with silks in the hues of the day, creating pillows and flowers to individualize the creation of personal spaces; design projects and renovations became her palettes of perfection and creativity. She also ventured into the hospitality business, buying and operating a fast-food restaurant, because her friends were doing the same thing.

I was really brilliant in being able to figure out how to make absolutely divine food for next to nothing; I found out I had to cut my food costs. So I never threw anything out. The other side of it is your employees. You have to control your employees. I was brutal. If I caught somebody [handing food across the counter for free], they were fired. The restaurant business is one of the hardest businesses that anybody could do, bar none.

Finally achieving a profitable bottom line with the restaurant, it was time to move on to the next venture as a fashion maven for three and half years. This time, she was the employee and not the employer, proving to herself that she was ultimately employable but learning along the way. "I didn't like working for other people." She returned to design. Having completed the townhouse project for her parents, she had her entree into a residential development company as an "in-house" designer. This opportunity created the opening for her to establish herself within the design community. Then when that company closed she began

her independent entrepreneurial career. The jobs were small at first, however, with time she began designing major award-winning projects for commercial and residential establishments. Time and time again as she talked, I was struck by the following words which she used frequently as she described her journey:

I hadn't ever considered interior design . . . I evolved into it . . . I didn't plan on working there [the restaurant] . . . We didn't set long term goals. Nobody did. You just kind of went along . . . I sort of fell into the next phase of it . . . So, what I got involved with next was another thing that evolved. I didn't plan it. I didn't walk towards it. I didn't say, 'This is what I'm going to do.'

Later on, in the midst of another story, I heard:

Well, I guess the point of the whole thing is that it wasn't by planning and taking the business plan to the bank . . . it was all just one serendipitous event after another, after another, after another, after another . . . I never did it because I wanted to. I only ever did it 'cause it was there. That was just step one foot in front of the other. And I was always ending up in business for myself.

This unplanned life journey reflects Susan's inherent ability to adapt, take risks, and innovate as required by her circumstances. She made decisions, some, it would seem, less devastating and more profitable than others. She accepted the consequences of the decisions and moved on with the next phase of her life. She seized the experience and created an opportunity within the context of her life journey.

Another theme that emerged through the conversation concerned the importance and impact, both personally and professionally, of shared values and goals coupled with a recognition that “you’re the one in charge and ultimately you have to find a creative solution.” For example, although she had the idea of establishing a collaborative partnership and sharing space with a number of other designers the idea failed to materialize. She would often find herself at loggerheads with others when collaborating. In her words they lacked “integrity, they weren’t honest, they stole from me.” Furthermore, she goes on to explain that the reason her last marriage failed and consequently led to her bankruptcy was because she had “partnered with the wrong person . . . [We operated from] different values, different definitions of honesty, different self-esteem, different goals, different objectives, nothing [was] shared; there was no point at which we could connect.” These differences appeared to factor into the dissolution of her third marriage and subsequent decision to address the overwhelming marriage debt through bankruptcy.

Throughout her story, Susan refers to the creativity required as an entrepreneur and its impact on her success. In the clothing business she initiated a series of fashion shows and seminars for different body types. In her design business she is proud of the fact that each job is completely unique and reflects the personality of the client. She says, “I never think I’ve got the answer, I never sit back, I always push myself. That’s why I’m so successful.”

Later on in our conversation, she revealed that as her confidence grew and she started to “earn more money than I ever had before, I knew I could support

myself. [This] gave me hope. I hadn't ever really understood that I had the ability to earn significant money. I only ever had a little job." The following quote provides an insight into her understanding of the situation at the time within the framework of her familial context:

Maybe I will be okay . . . maybe emotionally, mentally and physically I can do this. I evolved out of a life that had been dependent on everybody. My spirit and my soul were independent, but that just got me into nothing but trouble with my husband of the time and my parents.

As she described her thoughts on being an entrepreneur, the issue of self-esteem, was woven into her explanation:

I don't think there is a template for being an entrepreneur. I think that there is a spirit which might be common . . . an independent spirit, a creative spirit, a spirit that is not afraid of hard work. This need to work hard could come out of low self-esteem.

She went on to explain that, even with a sense of low self-esteem, "it's possible to sell your services to others because you're creative, smart, innovative, and wily, and intuitively you know what people want to hear." Susan's sense of never being good enough, her need to continually strive and push her limits, never thinking that she had the answers, never sitting back to admire her work, never doing one job the same as another, were powerful forces driving her desire to continually strive. As she states, "Most of my working life, I've suffered from really low self-esteem – because I've never felt good enough. I've never

measured up.” Her increased financial success also appears however to have had an influence on strengthening her sense of self. As she asserted, “Now I believe security is money in the bank, no debt, and understanding what’s unique about me.” With the practical realities of her 30 years as an entrepreneur and her 60 years of life experience, Susan is striding with confidence and contentment into her future. As a successful professional, strong individual, and talented designer she is poised to embrace the balance of her life’s journey.

### *Ruth's Portrait*

**Age:** 57

**Family Status:** Partner, no children

**Type of Business:** Public Relations, Communications

**Clients:** Education, Government and Not for Profit Organizations

**Years as Entrepreneur:** 22

**Number of Employees or Contractors:** Currently one employee, hires contractors as required.

**Other Entrepreneurial Ventures:** Self-employed communications contractor

**Office Location:** Outside the home

**Training/Education:** Master's Degree

I interviewed Ruth, 57 years of age, in her beautifully appointed home. She was sitting with poise in one corner of a grey contemporary sofa. I immediately noticed the modern orange, blood red, and black triptych hanging just over the couch which appeared to sharply contrast with Ruth's serene presence. The apartment is furnished in what appears to be light coloured beech-wood, with a classic contemporary style. The space although small, is uncluttered, airy, and simple, but not stark in its décor. Large pieces of pottery are prominently displayed in the wall unit along with the latest flat screen TV

and a variety of other home theatre components. This location was her second home where she found herself perched two to three days a week -- like the eagles she admitted that she loved to watch from her main home in the Gulf Islands. No space is needed in this location for a home office as she has been well established as an entrepreneur in the communications sector for the past 22 years.

Ruth's hair reflected the colours of just ripened wheat, was parted to one side and flipped up ever so casually just below her shoulders; a smooth olive complexion lively and curious brown eyes framed an intelligent, open, and rounder face. She was dressed classically in a teal blue silk shirt and black pants. As we began our conversation, I was curious to discover how she got started, how she has survived, what challenges she has faced, and what she has learned about herself as she has travelled this road.

Ruth is the eldest of three girls. She has no children and is divorced. She went to university, received her Master's Degree, was employed in an educational capacity, and then through economic circumstances and re-invention, turned into a contracted employee with a number of different organizations. She was raised in an ordinary middle class family. Her mother stayed at home and was dependent on her husband as the primary breadwinner. Her father, although solidly employed, provided for his family with an additional part-time sales job. There were never any familial expectations that she would pursue an entrepreneurial path. However, she did acknowledge that her mother had a significant influence on her and her sisters. She explained it this way:

My mother encouraged all of us girls always to be financially independent and not to be in a dependent situation, which she was. . . . She used to give us this mantra of "Make sure you know you can take care of yourself and look after yourself." I interpreted this to mean, financial independence.

From an early age Ruth took this concept to heart. "I was always doing things that were a little bit entrepreneurial -- selling and organizing and starting things up." She often instigated school clubs and organized events with her friends. She related to me one of her early entrepreneurial experiences. One mean Winnipeg winter, with temperatures hovering around 40 below, she tromped door-to-door selling raffle tickets for her school. When her dedication paid off and she won the prize for selling the most raffle tickets, she was extremely disappointed when she received only a small toy for her efforts. She remembers thinking, "I was out getting frostbite for this!" She reflected on how strong her sense of self-esteem and self-worth must have been at eight years old, to think "That's not enough [of a reward] for all the hours and effort I put in." Now she concedes that having the confidence to charge what you think you are worth combined with the mathematical/practical realities necessary to meet the bottom line requirements of your business, have been essential ingredients for her success and longevity of 22 years as an entrepreneur.

As Ruth began to explain how she embarked on her entrepreneurial journey she used the analogy of being in a swimming pool and moving cautiously from the "shallow to the deep end." While swimming at the shallow



end, she created or invented ways to establish her base income though contracted self-employment opportunities with numerous organizations. However, as she began to get more comfortable in the shallow end, she was struck by ripples of professional isolation. It was this feeling of isolation that motivated her to take on additional overhead and hire six or seven other people. When asked, how she figured this out she replied without any hesitation:

I was being an inventor. I thought I'd just invent it. I read a lot of books too, and had great confidence in looking things up. There're two things you can do – you can look it up or make it up. I had the confidence that I could do it.

Later on in her story, she explained that she felt the responsibility of having to generate \$30,000 per month was similar to being a “single parent with a huge mortgage to keep the roof over all my children [employees].” While she has always had enough money in reserve, she has continually faced the fear and anxiety of financial ruin. She said, “I live with a constant kind of gnawing anxiety, but I’ve also accepted it. “

When she experienced the “bleaker times” between contracts, in her early days she explains that “I just had to tough it out, because eventually my marketing efforts paid off and new opportunities came my way. But, I’ve worried for 22 years there won’t be enough contracts.” This strength of character underpins her quiet, calm, and rational manner, something she attributed to developing as she faced the emotional turbulence of her parents’ deaths and later on, after including her husband in the business, a tumultuous and heart-breaking

divorce. All these events occurred as she stayed the course and held on to her desire to create her entrepreneurial vision. Her commitment, confidence, dedication, and unshakeable desire to achieve what she set out to create are evident when she commented, “it [divorce, death] makes you resilient. It made me realize that I can survive things. “

Another theme running throughout her story incorporates the integration of personal/private relationships with business. She spoke of how “sweet and supportive” her staff members were during her divorce and how she received an “awful lot of affection and respect and that was really satisfying . . . and there were some sort of friends that were kind of quasi clients, quasi friends that knew my situation and were supportive of me during this hard time.” She then concludes:

So, it’s the people and the relationships that really matter in life. The relationships with people, whether they’re clients, employees, or professional colleagues . . . the human relationships that you can weave in business, in a service business are ultimately more valuable than the dollars.

As more of her story unfolded, it became evident that Ruth was able to maintain a connection with both her previous employees and clients. She described how she felt like a parent/mentor to her staff and how even today they still email her with questions, how they told her how much she had taught them and how she recently hired several of them back as contractors. On the client side, she commented on how her business expanded when a client moved from

one organization to another and she was able to service both the original organization and the new one. As well, she confided that clients “often go away and try things on their own, but generally they come back”, because:

The quality of the work was appropriate to the kind of organization they worked for, because their personal view of how things should be would be similar to my personal view. . . . All of the commonality means it’s much easier to please them. They enjoy the interaction; they enjoy the relationship, so it becomes a friendship really.

Ruth also placed a great importance on shared values, kindness, ethics, and integrity, not only with her staff, but with her clients as well. She mentioned, one of the factors that contributed to her marriage break-up was their “different work ethic.”

Exploring the topic of success, Ruth openly admitted that she felt successful about her accomplishments, which she defined first as “financial success, and secondly as career satisfaction.” She described how she was “driven to be independent, and can’t stand being handcuffed.” As an entrepreneur, she derives her sense of security from the fact that “no one can fire you, and you can always get another client.” However, she admitted that the price of security is an ever present sense of “gnawing anxiety.”

She spoke softly throughout our conversation and gave the impression of choosing her words with the same care and caution that she has exhibited with her business. She has followed her mother’s mantra “to be always self-sufficient and independent.” As a learner, teacher, and friend to others, she was always on

the lookout for potential business opportunities. This woman with a quiet, yet thoughtful presence is secure and confident in her entrepreneurial realm.

### *Melanie's Portrait*

**Age:** 59

**Family Status:** Married, 3 adult children

**Type of Business:** Personnel

**Clients:** Business and Industry

**Years as Entrepreneur:** 20 +

**Number of Employees or Contractors:** Fewer than five

**Other Entrepreneurial Ventures:** Tupperware consultant

**Office Location:** Outside the home

**Training/Education:** Secretarial

Melanie and I had made arrangements to meet at her office. The building was a historic landmark, with the telltale black and white tile floors, the well-polished brass railings, and frosted glass office doors. The reception area was filled with a significant amount of greenery and several comfy chairs. A smiling, tanned, and fit-looking woman introduced herself as Melanie. She had a medium build, short spiky blonde hair, and piercing blue eyes. She was dressed in well-tailored black pants and stylish white shirt. A portrayal of a professional dressed for a casual Friday.

Melanie's office space was warm and friendly, a place encouraging people to be comfortable and relaxed as they shared their reasons for seeking out new or

different employment. The space was filled with several photographs of all sizes: two smiling boys fully clad in motocross gear, gripping their bikes; a group of women proudly posing with golf clubs in hand; what appears to be a formal family grouping of some kind, everyone smiling into the camera; and a few framed pictures of individuals. I wondered who all these people were and what relationship they had to this person sitting across this old-fashioned wooden desk from me. Before I could begin to find out, however, my questions were momentarily put on hold as Melanie shooed away a bold seagull knocking on the window ledge, demanding that we acknowledge his presence in our conversation.

Finally the seagull left, a coffee spill was mopped up, and Melanie began. Originally from England, she immigrated to Vancouver with her first husband and three young children more than 30 years ago. She described herself in childhood as “always ill, very quiet and shy, quite the bookworm.” She could never play outside with other children and consequently found a great deal of pleasure between the covers of all kind of books. She explained that due to her shyness and frequent absences from school, she was not considered to be a star pupil. However, at her father’s insistence she went on to secretarial school, and “came out of college a different lady. I can’t thank my father enough [for building my sense of confidence].”

Listening to Melanie talk about her relationship with her parents, I was left with the impression that the father-daughter bond was much stronger than the mother-daughter one. For example, it was her father who insisted she go to

college, who told her that he “didn’t think she should do this [marry her first husband, who battled alcoholism].” However, it was her mother who, as she puts it, “controlled her, and told the family that I wasn’t too smart and all the rest of it.” Later on, when she married her first husband, it was her mother who won the day on a large lavish wedding, much to Melanie’s chagrin. Melanie also admitted that it was the relationship that she had with her mother that influenced her to move to Canada. She said:

We had a home close to my parents. We started our family and my mother never let it be. She had a key to my home. His mom and dad [her husband’s] were great. They just never bothered us at all. As much as I loved her, I told my mother, they were advertising ‘Come to Canada’, and when we were accepted, she had a fit. I said, “Sorry, mom, you lived your life. I’m living mine with my family and we’re leaving for a new adventure.”

What became evident, as events unfolded in Canada, was the importance that Melanie has placed on her relationships with other women. For example, she credited these relationships as playing an instrumental part in helping her develop the sales and communications skills that would eventually be important components of her own business. In joining the Tupperware organization and working on her home-based business, first in sales then training and recruiting distributors, she leveraged that experience to work in the personnel industry for a time. With the encouragement of husband number two, she eventually started her own company more than 20 years ago. She described her network as follows:

You know how women are. Women are very good to each other. I was never alone here. It's really funny. I didn't know anyone, but it didn't take me long. Someone invited me to a Tupperware party, and then I was a dealer and I was out every night except Fridays. I had loads of parties and loved it. Many of my girlfriends are ex-Tupperware dealers; we've all gone on to many different careers and now I have a diversified network of people [that I still am in contact with].

Melanie's network also played an important part in her obtaining a loan from the bank when she first started her company. She started to laugh as she began to describe how she had threatened to have all her girlfriends and members of several women's business associations picket this particular branch of the bank if the Loans Officer would not acquiesce to her request for a small loan. This tactic worked and she got the loan.

After having survived two divorces, when she was faced with the situation the third time around, it was her network of friends that again played a significant role in her ability to cope. Banding together they organized a quick and unexpected move away from an abusive spouse. Melanie's voice became choked with emotion as she confessed, "I have had so much support you have no idea. I'm living truth networking really works." At that point she jumped up and reached across to show me several of her girlfriends in several of those photos that were displayed so prominently in her office. They were displayed along with those of her family and grandchildren.



With the financing in place and her confidence bolstered by her past experiences in management, sales, and office administration and as a personnel consultant, Melanie took the plunge and set up her own personnel business. As I listened to her stories I was struck by this woman's resilience to emotional and financial upheavals. As I learned, she had encountered and survived a number of emotional situations within her family and her marriages. Then she went on to describe how she had dealt with and emerged from a number of critical financial situations. In the worst instance, she lost her home and owed money to the bank. She explained:

The company we [had a contract with] went bankrupt. We were stuck for about 120 grand in payroll . . . I thought, no problem, we'll get our money back, we'd bill them as a creditor. Anyway, I didn't get my money. Canada Customs and Revenue took everything. We lost our home, we got nothing, and I owed the bank.

And then to further test her ability to cope, her husband left her shortly afterward. When I asked her how she managed, she did confess that she couldn't remember all the details because "memories that aren't meant to be remembered are blacked out." She went on to stress, "You have to pick yourself up, dust yourself off and start all over again."

The second theme that emerged from Melanie's story was her ability and courage to come back and start over again. Melanie was resilient. She attributed "the changing economic times and increasing competition from larger conglomerates" for the upsizing and downsizing of her business which was

required for her survival. Her company has had as many as 16 full-time employees and now has approximately 4. However, whatever the size of her organization, Melanie exhibited a dedication and commitment to both her client (the employer) and the job-seeker. She prides herself in “not just filling a position, but finding out the exact requirements of both the employer and the job-seeker.” She puts the job-seeker and the employer together like well-fitting pieces of a puzzle and emphatically asserted, “I guarantee you my placements were solid. That’s how I got my reputation.” Melanie perceived herself as successful and told me,

Success is working with a team, feeling good about yourself every morning when you get up; being able to continue down your path, whatever that path is, and it changes. I find it challenging. There’re no restrictions to what you can do.

Later on, she recalls a quote that has been one of her guiding philosophies: “It’s progressing the way it’s written.”

Woven tightly throughout her business and professional life, like the silk threads of a delicate fabric, is the importance Melanie has put on relationships. On a personal level, her networks and friendships throughout her adult life have been significant. As she herself commented, this may have been due to the fact “that I was a sickly child so I never had many friends, but now I have a lot of women as friends. I’m a living example, networking works.” On a professional basis she stated:

Relationship-building is important. I'm friends with all of my clients and my [business] partner and I were like sisters. She was adopted. Didn't have any family any sisters or brothers. I'm an only child. We were like sisters from the get-go. She will always be in my thoughts and memories of our professional life will linger long.

I was struck by Melanie's surge of emotions at this moment, as she broke into tears when she described what appeared to have been a very close relationship between her and her business partner, who is now deceased. This episode raised my consciousness regarding the important influence interpersonal relationships have had in the entrepreneurial undertakings of Melanie, Ruth and Susan; all different women, with different personalities yet sharing this affiliated bond regarding the importance of connections and relationships.

Melanie's journey has not been an easy one. She has continually faced challenges and obstacles along the way. She is comfortable with her personal sense of security which she locates "inside herself" and by her admission, she is "too strong willed and couldn't be easily tamed." Having grown from a sickly child, with an overbearing mother who "never said anything positive about me in my whole life" Melanie has manifested her own destiny as an entrepreneurial woman. She has lived and breathed the bitter aftertaste of financially unsuccessful ventures while now she is savouring her success. She is grounded by her own sense of security, unrestricted in what she thinks she can accomplish, and enjoying the discoveries of her ever-changing life path.

### *Donna's Portrait*

**Age:** 40

**Family Status:** Married, three younger children

**Type of Business:** Financial

**Clients:** Individuals

**Years as Entrepreneur:** 16

**Number of Employees or Contractors:** Approximately 10

**Other Entrepreneurial Ventures:** Commissioned sales in the retail sector

**Office Location:** Outside the home

**Training/Education:** Specialty training on the job

My interview with Donna took place in her large spacious office filled with antiques, art, and three large silver framed pictures of her children aged 12, 8, and 3½. The space was a combination of graceful form and modern functionality with the ever-necessary technology discreetly positioned off to one side of the pedestal-styled mahogany desk. The natural daylight streaming in through the large south-facing windows, the walls painted the colour of subtle peanut butter, and the silk oriental carpet provided a warm and tranquil oasis for our conversation.

Donna began her story by telling me she's turning 40 this year. This woman is gorgeous and elegantly nonchalant and looks to me about five to ten

years younger. She is about five foot eight, slim, with straight blonde hair just below her shoulders, clear bright blue eyes, a tailored and superbly fitted beige pantsuit with an open-necked white shirt worn casually underneath, the cuffs and collar turned up just so. As she talked I got the impression that she was very grounded, possessed an innate sense of self-confidence, knew who she was, what she wanted, and is now able to enjoy her well-earned success.

Donna's family immigrated to Canada via Germany when she was 13, leaving the communist regime in Yugoslavia. They settled in Windsor. About her father she commented:

He worked in a factory as a blue-collar worker . . . and worked very hard to support our family, but he never aspired to do much of anything. They [her parents] had three kids and not a lot of money. We all had pretty great things, but not the things I wanted to have.

Her mom, by Donna's account, was the risk-taker and initiator in relocating her family for a better life in Canada.

She left us initially with my dad and grandmother for three years [in Yugoslavia] and moved to Germany and took a job in a factory. . . . Eventually, she managed to get to a stage where she was able to bring us into the country. Her mindset was into survival. She also never saw much point in further education for her daughter, especially if she was just going to get married and have kids.

Donna, however, was not ready for marriage and was motivated to achieve and obtain the finer things in life. She openly admitted to "making sure I

was going to have nice things” and she identified this motivating factor as “an insatiable hunger and her driving force.” She went on to explain:

We were both [she and her boyfriend] very hungry for the things we couldn’t have. And that was the hunger that we would go to bed with at night. I was daydreaming about a Mercedes by the time I was 12. I loved clothes, I loved the finer things, I was materialistic, I was going to make sure that I had things and I was willing to work for it.

As a way to assuage this hunger, she realized in her first job as a waitress that she would get better tips by “charming” the diners and better commissions by selling lots of shoes. She said, “I could make extra money if I just figured stuff out.”

Throughout her career it would appear she has been very successful in “figuring stuff out.” In her early twenties she was one of the first women to be hired with a group of 16 men to broker mortgages. Initially, there were only two weeks of training. She was a young woman, blazing her way into uncharted territory. She jumped in, determined to succeed in a field where the earnings were entirely commission-based. This initial serendipitous foray into the world of mortgages started her on the path to success.

Working extremely hard in what was, at that time, a predominantly male-dominated field, making proposals to larger “more credible organizations,” she quickly carved out a niche for herself as a commissioned employee. In her early twenties, she earned tens of thousands per month! She admits to photocopying one of her early pay cheques, because she “couldn’t believe how much it was.”

She attributes her success over the years to “having the ability to sell yourself and your product/service.” Even with 16 years’ experience as an entrepreneur and now the driving force in her company (in which she employs approximately ten people), she explained to me:

You have to get some kind of thrill out of it [selling yourself], it’s almost like an addiction. You have to continually satisfy it. There’s no end. There’s a driving force or maybe need to continue to feed your positive self-esteem and ego.

This remark caught my interest, because I saw some similarity between her comments and those of Susan. Whatever their sense of self-esteem, they also openly admitted to needing continual reinforcement regarding their abilities.

Donna’s story is also a story of relationships. From her first job as a waitress where she built a rapport with her customers to get better tips, to charming clients to give her mortgages when she was only in her early twenties, relationships have figured prominently in her success. Her boyfriend, and subsequently her husband, initially provided her financial guidance, as well. As she recalls, “I was spending it as fast as I was making it.” Early on in her career, two women also shared their wisdom and knowledge about the business. They “took me under their wings.” She comments on one in particular and says, “She was very good at what she did and really was very, very helpful to me. By the time I went out on my own, I’d had enough practical experience and learned the business.”

Donna valued giving back to the community and created relationships as a corporate sponsor to a hospital foundation. Her company makes a small donation to the foundation with every mortgage they book. The relationships she has fostered with her clients, with lending institutions, with other brokers, and most importantly with her family, have all factored into Donna's world with varying degrees of importance during her entrepreneurial venture. In her early years, she commented on how she would work at building those relationships six days a week:

I would take a rest one day and I'd sleep all that day. Then I would go back at it again. I'd work evenings and I'd work weekends and I even had a cell phone, and this was before they were popular. I was always available, no matter what I'd be doing or where I was.

Early on, Donna had clearly decided to be a woman who multi-tasked and juggled many roles and responsibilities. She openly admitted to leading a life that's currently:

. . . very hectic, because we try to cram in – gosh we've got to do those covers on the sewing machine and *American Idol* starts in 30 minutes. It's all very rushed, but they [her children] see they can do all sorts of things. My daughter is not growing up thinking that you have to be one or the other [mother or career woman], and that you can only be good at one thing. I've a thousand interests, we do trips, I entertain, I do laundry. It's a frenzied life. It's the reality of living in this



community, I have projected an image that's part of my success, but it's not at all who I am at home.

Equally important to her role in the community is her relationship with her family. This highly achieving mother now fulfills the responsibilities inherent in two very different and demanding full-time careers with an unyielding day of only 24 hours.

Woven into Donna's career were situations where she actively sought out relationships that would provide her with the opportunity to experience the nurturing and mentoring of a more experienced woman. In the course of our conversation, she did not discuss being a mentor to others. This may be due to the fact that her children are still in school and her time is extremely precious. Donna is like Ruth, Susan, and Melanie who have been mentored, but unlike them in relation to mentoring others in turn. Looking at their different life stages, Ruth, Susan, and Melanie are older, at a different stage in their careers, and do not have children at home.

Donna came across as extremely focused and highly productive. Each minute at the office counts so she can leave at 5:30 or sneak out to parent her children during the day. Consequently, she says, "I shave a minute everywhere I can. I don't do lunches, I don't do coffee. I do most of my work by phone or e-mail. I can obviously be way more productive." However, a few minutes later she pauses and admits to "operating from the heart and seeing business as the development of human relations rather than strictly a financial transaction."

As I spoke with Donna, I felt she shared another similarity with Susan, Melanie, and Ruth – knowing the importance of working with those who share your values and work ethic. Donna's voice increased with intensity and I felt the passion of her conviction when she commented on the reasons why she started her own company and did not just hang out her shingle as a broker with another company. "If I could have found someone that was like me and I could have just been a broker and hung my licence with them and have them carry the burden of owning the company, I would have . . . ." Later on she explains what she meant by "just like me." Donna defined herself as "honourable and clean, honest, putting the interest of the client first and never compromising, being ethical and not compromising your integrity."

Donna never felt her values were totally in sync with other potential partners, and thus she went out on her own and has proven that one can be successful in the business while maintaining a high moral and ethical standard. As I reflected on my conversations with all the women I had interviewed so far, I was struck by the importance they all placed on working with individuals who have similar or shared values and work ethics.

Donna continued to describe her success in terms of the following parameters: she has always been a working mother and danced a balance between domesticity and business; she has produced and continues to produce an excellent income; she has created an established reputation in the industry and has always adhered to her sense of uncompromising integrity, even at the expense of a reduced fee or commission. She is proud of her accomplishments

and the relationships she has created, and she has figured out who she is.

However, she goes on to clarify with the following explanation:

Listening to me from my perspective makes it sound all pretty easy.

But [when] I think of all the door-knocking I did when I came to Vancouver, how many times I cried because I didn't want to ask my parents for money, how silly I felt knowing that I didn't have the right image as a fluffy blond girl. I think of all the struggles, the times of feeling like you're out of your element and the anxiety of speaking to people, not wanting to be controlled or part of the corporate world . . . even though it looks like it was smooth sailing, but God it was not.

Donna was motivated by her desire for elegance, options, and freedom. As a trailblazer in a world dominated by men, she gained her confidence and achieved success. She now has "figured out" how to incorporate motherhood, marriage, and a successful entrepreneurial venture into her lifelong learning journey.

### *Caroline's Portrait*

**Age:** Late fifties

**Family Status:** Single, one adult child

**Type of Business:** Wardrobe Services / Personal Services

**Clients:** Individuals

**Years as Entrepreneur:** 34

**Number of Employees or Contractors:** None

**Other Entrepreneurial Ventures:** Natural food, retail, accessories and giftware wholesale

**Office Location:** In-home

**Training/Education:** Specialty training on the job

My conversation with the next woman began in the open dining/living room of a very attractive condominium. The chairs and sofa in the living room reflected tranquility, peace, and comfort. No jarring or jolting colours distracted from the softly flowing fabrics in the colour palettes of off-white and cream. The furniture had a contemporary Italian feel; very stylized and with a highly reflective, polished lacquer finish, it gave an edge to this serene environment. I observed several piles of books placed beside what I thought looked to be a great spot to read – a comfy looking armchair by a large south-facing window. There

were books and more books of all sizes and shapes filling a wall unit and large bookcase. This was an environment of sophisticated simplicity.

I was seated at the dining room table, with a bottle of wine off to one side on a lovely silver tray. Across from me is a striking woman, perhaps in her late fifties. Her dark almost black hair, contrasts with her translucent ivory skin. Grey-blue eyes sparkle openly and when she smiles the room is illuminated by her calm radiance. Dressed casually chic for this time of year, she's shrugged off a blazer style denim jacket with fabulous buttons on the sleeves, revealing a plain blue top and white linen skirt, with a tiered hemline, slightly longer in the back than the front.

Caroline took a breath and began her story. Her parents made their way in the world with very little formal education. Her father had somehow managed to escape going to school altogether and her mother completed grade eight. As a family, however, they were resourceful and creative. Her mother was a talented seamstress and homemaker. Her father, a carpenter by trade, taught himself to read, bake, and make wine and good conversation. With not a lot of extra financial resources in the family, from the time she was 11 Caroline was earning her own money for any extras and had started on her road to self-sufficiency. She admits to acquiring her practical sense of spending and giving from her parents. With a variety of part-time jobs, one of them as the weekend manager of a restaurant, she gained an enormous amount of experience and expertise. As a result, she and her father collaborated and built a restaurant which became a successful long term family-run establishment. Caroline was also very popular

and excelled in school, both academically and in various positions of leadership.

However, as she described it:

There was no discussion of what I should do after graduating from high school, so I was married at 17. Maybe my dad would have written a cheque for university, but I didn't ever ask for extras [I earned them myself] so there I was.

This story was the first one that picked up a recurring theme of self-sufficiency and self-development in Caroline's life. In addition to earning her way from a young age, she has over the years participated in numerous personal development workshops and seminars, and for the past 14 years, been committed to very strong spiritual beliefs. At several points in our conversation she commented on her confidence in her own ability to manage whatever comes her way. She referred to herself as:

. . . self-reliant and free. I think it's just that I always know that if I need to, I can survive. I've always managed my resources well, thanks to my parents' influence. I'm a selective consumer, not through self-denial, but by being aware and making practical choices. As the first born and married at such a young age, I'm used to being grown-up. I have a sense that I will always be able to take care of myself.

She proceeded to tell me with complete confidence "I have no fear about my future. I have a sense of safety. " A sense of self-sufficiency and self-confidence appear to be common among this group of women entrepreneurs, at this stage in their lives. Self -employment has allowed them to control their own

destinies rather than being victimized by corporate politics, changes in strategic direction, or a downturn in the economy.

Caroline operates as a self-employed consultant. I was struck by the similarity between her entrepreneurial journey and Susan's. They are both the same age and have had similar relationship histories. Both were married and were mothers as young women in their teens and then divorced and out of those marriages in their twenties.

However, even more surprising is the serendipitous nature of their entrepreneurial journey. In her early twenties, Caroline became fascinated with the up and coming field of health and nutrition and this quickly developed into her passion. Consequently, "to fulfill her visions of owning a little health food store," she opened up one of the first stores in her neighbourhood.

Ever entrepreneurial, she began teaching cooking classes in the store and enjoyed providing the best information possible to her customers. Caroline shares an interesting parallel with Susan. They both appear to be highly creative individuals who are now using this talent in helping others achieve their vision or potential. She enjoyed this aspect of the business and likened this experience to being a teacher. Five years later, with a faltering marriage, she sold her store and began a romantic and business relationship with someone new. She became very animated and enthusiastic as she told me how their romantic involvement was the start of several entrepreneurial ventures, first selling their cottage industry jewellery directly at the PNE, Renaissance fairs, and regattas. Then, in a short time they were exhibiting an increasing variety of accessories and giftware

at tradeshows across Canada. In the off-season they were attending tradeshows in the United States and spending winters in the Far East where their designs were manufactured. Their business grew for several years as they capitalized on the latest trends and resourcefully filled the void. She paused to say,

Those were really wonderful times. We were making a lot of money. We had the adventure, foreign travel, a carefree lifestyle. Our next move was to invest in a piece of real estate which we intended to develop. Then interest rates went through the roof, the economy faltered, previously loyal retailers didn't place orders and suddenly we were in a very stressful position.

Their relationship fell victim to the circumstances and consequently the business ended. At this point she found herself,

. . . financially stressed, broken hearted, with an interesting work experience and a desire to return to a simpler life, less dependent on outside circumstances. I knew I liked being self-employed. I had fond memories of the relationships I had with the customers in the natural food store, something I had missed in the less personal environment of the distribution company.

At this time, fate, fortune and destiny were characters hovering in the wings to lead her into her next enterprise. As she explained,

I started to attend personal growth workshops to regain my focus. There I met people who described a popular new service being offered in the US - colour analysis. Then serendipitously I found myself on the



phone to a woman who was employed by a well-known designer/stylist/image consultant in Los Angeles and she happened to be coming to Seattle. I couldn't get myself there fast enough. I sat in the front row and watched with fascination as the woman did something that I wanted to do. People came out of the audience for her critiques and constructive suggestions to improve their appearance. She had a way of seeing people that reflected their best qualities and features. It was thrilling for me to know that I could see what she saw. Long ago I had lost my fear of public speaking so it was easy for me to see myself in her shoes. After that session, I approached her to see if she would take me on as my mentor. She agreed. Can you say that that's intention, serendipity, or is it just the most delicious blessing? I really don't know.

This sense of serendipity is a theme that reoccurred during our conversation. Later on she further explains how her career evolved:

My career has continued to unfold. I have never struggled to plan it. I don't know how to explain how I got here, other than by destiny. I am so in awe of what has happened in this last 25 years. I did not, at the beginning think that I was entering my life calling.

What struck me again was the seemingly unplanned nature of the entrepreneurial journeys taken by the women I had met so far. One set of circumstances has led them down the stairs to another set, and so on, until they

finally have reached a comfortable spot on the landing and as Caroline wryly observed:

Now, with 25 years' experience, I have the luxury of an enormous client base. I have been generous with my clients in sharing what I know and after I have worked with them for several sessions, many become independent of me for periods of time. But at this stage of my career, I'm receiving the benefit of second-generation clients as well as those clients who would like an image update. Therefore, I don't worry if I have a blank date in my daytimer because I trust that the phone will ring again and it does.

Caroline attributed her initial training to "a number of different courses, devouring all the books [she] could find on the subject" as well as the strong relationships she developed with several successful American image consultants. At that time one of them, Robert Ponte, a true icon (who also trained her to be a personal shopper), was the source of invaluable training as Caroline produced and collaborated with him on a series of ten intensive seminars. At this point she jumped up and grabbed his book to show me. The inscription reads, "Your love, support and sincere friendship have made this wonderful book possible. Thank you. Bless you. Much, much love."

Caroline then described how her ability to help her clients sort out their wardrobe dilemmas has over the years evolved and become more refined. She combines her intuition and strong analytical abilities to read her clients. She explained:

I take a holistic approach when working with a client. On a tangible level, I consider their overall lifestyle, how they want to be seen, budgets, work environment, etcetera. Intuitively, I register their body language, speaking style, hair and skin texture, colouring, voice, and personality. I want to help people dress well, be comfortable, appropriate and look like themselves only more so.

Often her clients express surprise and say, "I don't know how you are able to choose things that I love so much." Caroline related to this part of her business as being the teacher, shaping lives and creating success for the individuals she serves.

This attitude of service was also anchored within the foundation of Caroline's faith. She tithes both her time and money to her church and its work, another passion. She views this commitment to give as a way of opening her hands to receive. She firmly believes that because of her giving "I've never been in want, I have had so many lucky breaks and feel with certainty that I'll always have enough. I think my 90 per cent goes farther than 100 per cent used to."

Caroline's entrepreneurial journey has not always been smooth. She paused thoughtfully before candidly admitting to "having for many years internalized my mother's frequent comments about my laziness." But now the adjectives that she uses to describe herself are much more positive and include "efficient, clever, and resourceful." She is contented and fulfilled in her career which she will be able to pursue with passion indefinitely. She remarked,

My friends say I have the most balanced life of anybody they know. I work hard when I work but I don't live to work because there is so much more to life. I love my work when I'm working and just as much I love the time I'm not working. I have time to take care of myself, my family, friends, and volunteer projects. My professional life could be described as 50 ways to work less and live more.

She also openly confessed that she knows her business could grow and expand. However, "that takes intentionality, ambition, and organization and I'm easily contented rather than ambitious or driven." When reflecting on her past experiences and contemplating her future adventures, she eloquently tied them together with these concluding comments:

I think about all the times that I've indulged myself in what I felt like doing at the moment and I think it's my ability to live in the moment that has made me see that as being the prize all along. I believe my career is successful. I benefit other people. I have freedom and financial security. Whatever life hands me next, I live with a sense of optimism and confidence. I think that anything that comes my way would just make my life interesting in a different way.

Caroline's current lifestyle and strong spirituality allow her the freedom to live in balance. She supports and enhances others through actions, donations, and prayers. She has the courage to take risks and the ability to live in the moment and follow her passion. She appears confident and secure in the belief that all will be well as she continues contentedly on her lifelong path.

### *Beverly's Portrait*

**Age:** 57

**Family Status:** Married, one adult child

**Type of Business:** Education

**Clients:** Families

**Years as Entrepreneur:** 20+

**Number of Employees or Contractors:** Approximately 180

**Other Entrepreneurial Ventures:** None

**Office Location:** Outside the home

**Training/Education:** Undergraduate degree

I interviewed Beverly in her stunningly colourful living room. As we began our conversation, this woman with golden blonde hair was seated comfortably on a bright fuchsia-coloured chair, coffee mug and plate of cookies beside her. Two butter-yellow sofas complemented the green walls hung with a collection of art. Some large pieces reminiscent of the psychedelic '60s era were hung with other brightly coloured contemporary works, more along the lines of Picasso. It all worked together to create a bold living space. As I discovered during our conversation, her husband is an artist and the creator of much of the art and sculptures that featured so prominently in their home.

Beverly was wearing a simple empire-style summer dress. I noticed her turquoise pumps picked up the brilliant hues in her outfit. Although, very petite, not much more than five foot one or so, she filled this enormous and well-designed living space with her energy, clearly articulated ideas, and opinions. With our coffees in hand, Beverly's story takes on a smooth and distinct rhythm of its own.

Beverly's background has been in corporate sales where she was very successful and loved being somewhat independent from the "corporate culture." She also enjoyed the commission-based remuneration and the sense of control this type of compensation package provided for one's finances and destiny. Beverly admitted to enjoying her sales career. However, she also acknowledged that she was not a "corporate kind of gal" and did not "like a lot of the corporate culture." Therefore, 20 plus years ago, she went into partnership with her corporate sales manager and started her current enterprise. She became very animated as she leaned over to me and described how this event unfolded. Rick, (the sales manager) had acquired some information on a company that also had been written up in *Time* magazine. He suggested they become partners. She looked at the information and without really understanding "too many of the details," said "this looks really good, let's do it," and with those words, her entrepreneurial venture was launched.

Beverly now employs 180 staff, generates close to 6 million dollars in revenues for the company, and is the sole breadwinner for her family. Familial relationships have been a significant influence throughout her career. Her

husband and her father have factored heavily into her ability to focus on her business. In her words:

I don't think I'd be where I am today if I didn't have the support of my husband and my dad. I've always had a group of people really behind me. You know, my husband [and I], we have a non-traditional relationship. My husband's an artist so the income is really from my side, but he supports me in everything I do. My dad has always been a great sounding board from a business side.

I observed, however, that while Beverly admits to initially following the advice of the franchise office to build her business, unlike some of the other women I interviewed, she did not directly credit any mentors for her success. She did, however, emphasize the importance of select relationships and spoke of how after the birth of her son, she found it difficult to be a "super-mom, super-hostess, super-wife, super-friend." In order to cope, she took the advice of a counsellor and that of a dear friend and decided to make a commitment to change.

I cut down on my social circle. I focused in on people who gave back to me as friends. Friendships take time and energy. I had a little kid, I had a full-time business, I had a husband. Those were my priorities. I established a good balance to give time to my son and my husband. I think I have a pretty balanced life, and I'm selfish about time for myself too. I think I have a perfect life.

She also talked about relationships and empathy in terms of her business success, emphasizing how important it is to “understand human nature” and attributed her mother for teaching her to become more empathetic towards others. Throughout her career, she has always been able to read between the lines, put herself in other’s shoes and understand what motivates people. She believes that:

Empathy is a quality that allows you to motivate people and get them to do what you want them to do. . . . It’s a very strong skill that you need in order to sell, in order to be a cheerleader for staff.

As Beverly shared a few more stories with me, her strength became obvious. She often in our conversation inserted the adjectives “aggressive, assertive, and controlling” to describe herself. She became quite assertive as she stated: “What I initially perceived as my weaknesses are absolutely my strengths. So aggression is a strength. I think my in-your-face-way of viewing the world is absolutely a strength. I’ll call a spade a spade.”

There were also points during our conversation when Beverly spoke about her lack of confidence, over the past 20 years, in her management style. She spoke about asking for feedback from her staff to help her grow and confessed at one point to “being hurt and crying” because she didn’t like their comments. She divulged how hard it was to “give up control, do less telling and more asking. Solicit more input. It took me a lot of years to get here.” However, even though she now fully admits to feeling comfortable with who she is, it



wasn't always so. She paused and took a breath, appearing to reflect for a moment before beginning:

I took some of their feedback, 'cause I wanted to be better at what I do. I realized that I had been under the shadow of my business partner and the illusion that his management style was better than mine. What I realized is that even though I'm still pretty directive, I'm also very collaborative and very supportive. It's the language I use, 'cause I swear a lot and I'm quite cynical. But the staff all like that. They all laugh at my jokes so I feel good. It was that realization that my management style was OK, and there was nothing wrong with me. It took me a long time to grow up and realize that it wasn't my personality or that my management style wasn't bad. I think my management style works really well in my company. It just took me a long time to realize that I'm a helluva lot more competent than I had ever thought.

Beverly has also faced significant business challenges. For example, one month after the birth of her son she had to go back to work because she and her partner were not making any money:

I'll never forget this. We had no money in the bank, no money. And we had used all our savings. We had no capital. It was just the lowest point. I remember my partner coming into my office and asking me questions about what's happening. I remember standing up and saying "I can't talk to you anymore. We need to make some money

and we are going to go and do it. We have to break even this month and so you have to go.” And you know we made money. That’s the first month we made money.

She took charge and controlled a bad situation through “total tenacity and perseverance. “Similar to the financial struggle of Susan and Melanie, failure for Beverly clearly was not a viable option either. Solutions were invented and they moved on, “You pick yourself up, dust yourself off, and go on.” Her words sounded strikingly familiar . . . Melanie could have been talking! I sensed that these three women all shared what Beverly identified as a “sense of resilience and ego strength.” She explained this resilience as:

. . . the ability to take rejection, not necessarily be liked by everyone, [have the fortitude and emotional distance] to cut your losses then move on, and finally to be to be at home in our own spots, very comfortable with who you are.

As our conversation continued, I began to notice the other adjectives Beverly used in a matter-of-fact way to describe herself and how it has impacted her journey. She laughed unapologetically as she stated candidly “I’m an in-your-face type of person and I’ve always been a high achiever, ever since I was a little girl. “ She elaborated with the following vignette to make her point.

When I was a little girl and had to polish the silver, it was polished really well. If I had to clean the house, I cleaned it well. I got good marks at school, because I was the one who was prepared to study

harder to get a good mark. I think its hard work [that gets you where you want to go] and I'm prepared to work hard.

This personal quality of high achievement came up again later when we were talking about self-esteem. Beverly admitted to having a strong sense of who she is. She believes self-esteem and achievement/accomplishment are linked together. She attributed her strong sense of self-esteem to a strong sense of accomplishment. "I think we are put on this earth to do. And when we do things we have a sense of accomplishment and when we do them well, it feeds itself and builds one thing to the next."

At this point I saw many similarities between Beverly and Donna. Both are strong women, both have strong personalities, both are experienced sales women, and even more remarkable, both of them use the analogy of hunger and being fed to describe their motivation to achieve.

Along with Susan, Ruth, Donna, and Caroline, Beverly shares the importance of a common value system among the people who work for her. She commented on how it's her job as a cheerleader to build a corporate culture that reflects the following characteristics:

A sense of urgency and getting it done now, an emphasis on customer service, an emphasis on sales, a corporate culture of excellence and professionalism, a significant commitment to advertising, and a commitment to exceptional quality in all we do.

In addition to the importance she places on shared values from a corporate perspective, Beverly also wove into the story the importance of her personal value system:

Because I think that you're ultimately responsible for the quality of your life, really at the end of the day, that's made me who I am. It's my value system. The sense of responsibility [I have] for my life is crucial.

The one difference I observed between Beverly and the other women I interviewed so far is that she has consciously developed the organizational values in her company from her position as a leader/manager, rather than as a mentor. Beverly's perspective as a manager differed from some of the other women I spoke with, as they regarded themselves more as mentors rather than managers, while Beverly's perspective is focussed on results from a managerial perspective.

As I broached the subject of success with Beverly, there was a considerable pause before she replied. She looks at success in terms of balance, family, and finance. She is able to do what she wants, almost whenever she wants. A smile spread across her face as she described her success in terms of her supportive husband, loving son, and caring friends:

You know, family's very important. I have a great marriage. I have a great kid. I have a wonderful loving family. I have great friends. I believe work has given me personal satisfaction. I get to use all my talents in work that have made me successful and so that financial success translates into allowing me to do many things in my life.

This woman is focussed, charismatic, confident, and contented. While balancing the intricacies of managing many employees, she is also actively caring, supporting, and loving her family and close friends. Her journey has been an opportunity for her to learn about herself and others.

### *Elizabeth's Portrait*

**Age:** 57

**Family Status:** Married, one adult child

**Type of Business:** Office Support

**Clients:** Small Businesses and Entrepreneurs

**Years as Entrepreneur:** 24

**Number of Employees or Contractors:** Between 5-10

**Other Entrepreneurial Ventures:** Computer Training School for Women

**Office Location:** Outside the home

**Training/Education:** On the job experience

My next interview was with a woman I knew long ago, but had not connected with in over 20 years. We met in her office, and in her soft Scottish brogue she invited me to sit down in a comfortable traditional wingback armchair, upholstered in a soft blue-grey fabric. Adjacent to me was Elizabeth, looking very business-like in this immaculate and serene office. She portrayed the picture of a professional woman. A single strand of pearls set off a classically tailored black suit and black pumps. Her wavy dark brown hair parted to one side framed her open face to just below her ears. A broad smile caused laugh lines to hover at the edge of her sparkling hazel eyes.

Launching animatedly into our conversation, we started to cover lost ground. As the details of her past years emerged, I began to develop an entirely different perspective about this individual. Pieces of the puzzle are revealed like stones being overturned in a treasure hunt. Elizabeth has become a very respected business innovator and leader in her community.

As she explained her entrepreneurial journey, she acknowledged its lack of a formalized path. It emerged as a result of her background in human resources management, and her administrative experience with an engineering firm. With that company she was given the opportunity to showcase her inherent computer ability and personal aptitude for training others. She then described how she became an entrepreneur after a discussion with her husband. They decided that there was “nothing out here [where they lived at the time]” so she:

. . . resigned, gave a letter of resignation on the last day of '81 or whatever, and started up February '82. In February '82, I bought my computer. I bought a \$22,000 word processing machine and set it up in my back bedroom and I became an entrepreneur.

This humble beginning gave birth to a number of other ventures which have included, at the height of her enterprises, a 70-station computer training school, three packaged office complexes, a staff of 17, and revenues in excess of \$1.4 million.

Wondering how her entrepreneurial roots might have developed, I was intrigued when I learned more about her childhood. She grew up in “the streets

of Glasgow in a tough neighbourhood.” She described one of her childhood memories as follows:

I was the leader of our gang. What I said went. I used that power sometimes in very bad ways . . . I would decide who was in, who was out and who we played with, who we didn’t and what we would play. I was the person that made it happen. I created the environments. I organized. I would say I was a mover and shaker.

She then remarked that she was “a leader from a very young age, a confident, sassy leader. It’s a characteristic that’s been with me for a long time.” Coupled with this natural affinity for leadership, Elizabeth displayed a propensity for adventure and high achievement early in her life. She explained that she came to Canada at the age of 14 to live with her brother, a dance instructor. As a teenager, she gave up all her friends and security for an opportunity to live with a brother she adored:

I thought I’d died and gone to heaven. It was absolutely like being given a gift of a new world. When I went back I focused on my dancing, ‘cause I wanted to come back and help him with his studios.

After one year in Canada, she was back in Scotland. At the age of 15 she excelled at ballroom dancing and became an accredited instructor, “a passion” which she admits to enjoying to this day. She then leveraged this talent to emigrate to Canada. Appearing to lack any sense of fear regarding the unknown and assessing the situation from what one might describe as an opportunistic perspective, she sat forward in her chair and earnestly told me:



I had a sense that you could do anything here. I had a sense that Canada had opportunities beyond anything you reach in Scotland. So that was the attitude that I arrived in this country with, [a sense] that you can just do anything you want to.

This initial sense or belief in opportunity, coupled with her natural leadership, played a part in Elizabeth's resilience in dealing with the challenging times she has encountered during her business. As I listened to her reflect on her entrepreneurial path, I was in awe of the ease and directness which she displayed when describing some of the challenges she has faced. For example, her husband's illness several years ago forced her into the position of becoming the sole breadwinner for the family. Later, a change in political policy impacted one of her businesses significantly and caused her to incur an enormous amount of financial debt and emotional stress. Actions were required, actions were taken, and like several of the other women (Susan, Melanie, and Caroline) she picked herself up and carried onward. She became quite pensive, and started to expand on her story regarding the challenges she's faced when she "crashed":

I had to quickly regroup. I'd lost the election (she had run for politics). My school went down. I had to find a way of making sure it didn't domino into the other businesses. I took my school back to basics, gave up space, and closed one of the office centres and hung on for dear life to see if I would make it. I was heartbroken, stressed, and worried. I had to go into serious debt. I sold the school for a pittance after 18 years of work. And I moved on to just the two business centres. I'm

stable now, seven years later; I can work part-time and I have a lot of ease.

Elizabeth's story reinforces several themes shared by the entrepreneurial women in this study. These include: risk-taking in many guises, their tenacity to not give up or give in to unfavourable circumstances, and their remarkable resilience in coping with personally and financially challenging situations. They have moved forward through the experience and emerged at the other end, usually more contented than when starting their journeys.

As we continued our conversation, Elizabeth shared some insights with me regarding her views on entrepreneurial risk-taking and how it has changed over the years. She recognized that in her early years "she didn't think about measuring the risk. I leapt into it. I jumped in head first, because I wanted to do it." This comment reminds me of Susan's venture into the restaurant business as well as Beverly's foray into her line of work. These women did something because they wanted to at the time. A few minutes later, however, Elizabeth divulged:

The problem with entrepreneurial behaviour is we tend to think positively and we think it will all work out. I think it's a characteristic flaw in entrepreneurs. We take high risks and go longer than we should. When I look back at the risk factors that I take and have taken, it's insane.

With 24 years of experience now behind her, Elizabeth candidly admitted to "weighing risks more strategically than I used to. I'm not at the edge. I'm not

risking all. I'm only risking part. This is better for your clients, your family, yourself and your health." Elizabeth has found her centre-point.

Similar to the other women I spoke with, Elizabeth shared how the support of others on a personal and professional level has been instrumental on her journey. She told me how, in the early stages of her business, she had two enormous and sometimes conflicting responsibilities. She was trying to learn how to mother her infant son and, at the same time, needed to move her business into a new phase as she had also just signed the lease for several floors of office space and was carrying an enormous financial burden. She confessed that she "couldn't possibly have done it" without the support of her husband and an individual whom she refers to as her guardian angel:

Yeah, I had a guardian angel. She was one of those salt-of-the-earth loving people. She used to iron my clothes, clean for me, look after Sam, look after my wardrobe, look after my life.

As her husband was often out of town, she told me it was "really, really difficult, I couldn't have possibly done it on my own [without her guardian angel]."

On a professional basis, she attributed her reputation and visibility in her community to her volunteer work, often in a capacity of senior leadership with numerous non-profit societies. Over the years of contributing to her community, she has reaped the benefits of these good deeds through the development of a sizeable network of business associates. With solid relationships in place, she is able "to just pick up the phone and get all kinds of things." Woven into the story

of Elizabeth's relationships is the value she places on giving back. This is also evidenced through her role as a mentor to the women who successfully completed their training and went on to obtain good administrative positions in the community and to her trainers who she would coach to be the best they could be.

I was joyful every time we got someone placed. I think we've had a business that did good work. It's a wonderful opportunity if you can combine business revenue with doing something really good for humanity; it's a fabulous feeling.

In addition to her business networks and friends she has also relied on the advice from a small select team of professionals. She reflected on this aspect of her relationships with her advisors and summarized it this way:

I think you should have a quasi board of directors of people you trust, that you can rely on, like what I had in the beginning. I had a dynamite accountant and a dynamite lawyer. I had friends whose brains I could pick. You need a core group that you can trust, you can lean on, because you don't have all the answers initially. You never have all the answers. You always need to lean on other people with expertise.

Elizabeth's values surfaced at several points in our conversation as she peppered her language often by using the words trust, joy, respect, and integrity. She linked those values to her success in helping others succeed, whether it was the small entrepreneur needing office support services or a woman looking for employment after a prolonged absence from the workforce. These values were

also instrumental in establishing her credibility in the community. “You just develop a relationship with people you trust.” She elaborates on her definition of integrity and respect by saying:

Integrity to me is meaning what you say and for people to feel that they can trust that. Your relationship with your employees is easy; you have a good team around you. They don’t need to be driven, they just can do A, B, and C. They respect you.

As our conversation explored Elizabeth’s view of success, she explained how she valued her freedom over a sense of financial security, which as an entrepreneur is difficult to predict, due to many factors beyond their control.

I don’t feel I have a huge sense of security. It’s not as important to me as my freedom. [In order to have] financial security, as entrepreneurs we can’t always see that, because of competition or a downturn in the economy, too many factors affect us.

She is proud and feels a great sense of accomplishment about what she has been able to achieve. She takes a great deal of pride in having looked after the human side of her business, caring about her family, having concern for the well-being of her employees, and then also being able to compete with men, “shoulder-to-shoulder” and not having to worry about the “corporate glass ceiling.”

As I said goodbye to Elizabeth, I took a good look at her. She was seated beside me, wrapped in this aura of quiet confidence, resilience, and persistence. Elizabeth has and will continue to give of her time, talent, love, and support to

her community, friends, and family. She has managed the struggles, responsibilities, and risks on her entrepreneurial journey with great courage.

### *Vera's Portrait*

**Age:** 55

**Family Status:** Married, two adult children

**Type of Business:** Education

**Clients:** Government, Business and Industry, Non-Profit

**Years as Entrepreneur:** 20 +

**Number of Employees or Contractors:** None

**Other Entrepreneurial Ventures:** None

**Office Location:** Outside the home

**Training/Education:** Master's Degree

I met Vera in her living room, and like Elizabeth, I had not seen her in over 20 years. Her beautiful long glossy hair, the colour of polished ebony, still framed her cream-coloured complexion and softly draped each side of her face. A petite woman of five feet or so, she greeted me with her she bright blue eyes, the colour of summertime periwinkles. She wore a simple black sweater, matching slim-fitting black pants, and sat down in the corner of a very large and comfortable white couch. The room itself was large, filled with natural light and ample seating space. It would be a welcoming venue for family gatherings. An elegant bronze contemporary piece of art was placed in the centre of an alabaster table in front of the couch. A bouquet of spring tulips stood proudly in the corner

announcing their presence. Everything was immaculate and an aura of serenity and calmness flows around the space.

Vera strikes me as poised and polished, soft and sincere, caring and committed. As we began, Vera reaffirmed what a pleasure it was to see me again and how enthusiastic she was to be a part of my study. She began by telling me that she has now been in business for over 20 years, as the sole proprietor of an educational consulting firm. She completed university with a master's degree, has been married for approximately 30 years to a "wonderfully supportive" husband and has two grown children. She explains that when she was younger, she grew up in many small towns throughout Alberta. Every year or two, her family moved to a new town, and so she had to develop new friends and adjust to a new school as her parents, both teachers, got transferred throughout this prairie province. She met and married her husband in university, and she commented on the fact that throughout her career "family came first." The importance of family and its influence on Vera is highlighted many times over the next few hours.

First she described the influence her family has had on her growth and development and then she explained the influence from her husband's side of the family. The importance of family influences was also reflected in the way she chose to integrate/accommodate her career with this priority.

She reflected back to the time she was growing up and explained that her sense of independence was instilled at a young age with her parents as role models or mentors. Due to economic circumstances, her mother was "working



when very few women did . . . She went back to school to get her teaching credential after she had children, then she slowly, one course at a time while teaching, finished her degree." She also talked about her father believing "very strongly that a woman needed to be able to take care of herself." And she proceeded to recall:

The message to my friends that I grew up with was marry and have children, the house, and the white picket fence. I was being given a very different message. Before you do all that, you make sure that you can provide for yourself if required, because you don't know what life is going to deal you.

Vera also attributed her paternal grandmother as having been "an incredible influence on my life." A tiny woman of four foot eight, Vera affectionately called her Bubbie. As Russian immigrants, her grandparents ran a boarding house and a dry goods store in Alberta. She describes how hard-working her grandmother was, spending 18 - hour days, from dawn till dusk looking after the boarders, working in the dry goods store, or on the holidays preparing meals for the almost 100 people they hosted in their basement! Yet she was the "most good-natured positive woman, full of energy and wonderful expressions which have strongly influenced my life. Like the one, 'Better with honey than with vinegar.'" Vera later commented that her grandmother was probably the first entrepreneurial person she met.

The other considerable source of support and influence on her entrepreneurial activities she attributed to her husband and his family. They were also Russian immigrants, with a:

...real sort of entrepreneurial spirit. Through hard work, effort and good street smarts he [the father-in-law] built up a very nice retail chain. He was really great support. As a result, this [entrepreneurial activity] was just like breathing to him. These strong influences, were the catalyst for me feeling confident enough to try out what I was about to do.

With this familial influence woven strongly into the fabric of Vera's life, once she had her children, completed her degree, and decided to embark on a career, the next part of the story emerged. She only wanted to work part-time because of her young family and she encountered a fork in the road. She explained:

I wanted to work part-time and that's what caused the whole thing to happen you know. I began working with adults [as opposed to children] because it was a good match for what was going on with my growing up family. That was and is number one.

As I listened to Vera's story I was stuck by a sense of serendipity once again, in how these entrepreneurs' careers have been shaped by the most unexpected circumstances. In most of their situations, it was a set of circumstances, not planning or initial intention, that initiated the path towards their entrepreneurial destination. Then as the situation unfolded, they were all

able to assemble the resources required to take advantage of the situation in a timely manner.

With a particular focus on a select niche market, Vera explained how she further refined her skills, became knowledgeable in a variety of subject areas and her reputation grew. She stressed the importance of the philosophy that guides her business to this day:

One of the things that I'd figured out that has served me well all my life has been that you always do what's in the best interest of the other person as a working professional. As a consultant, in particular, you're being brought in to be of service to that person. You have to keep focused on what's in the client's best interest and it may not be you.

The idea of being of service has provided a strong sense of personal satisfaction for Vera. She talked about the good feelings she gets from "doing something worthwhile," the sense of "personal satisfaction, the tremendous joy she receives" when she hears she's made a difference. Vera reflects that her grandmother Bubbie's philosophy of care and concern for others, for family, and for those in her community have had a significant influence on her view of the world.

Vera's nonnegotiable commitment to be of service to her clients is shared among Susan, Ruth, Melanie, Donna, Caroline, and Elizabeth. Vera also acknowledged, as did those other women, that in addition to the strong familial relationships that have been so important, there were a number of other individuals who have played a significant role in her development. These

included professors from graduate school [who are still close advisors], colleagues in the consulting field, as well as a woman she met at the outset of her initial foray into the business. She affectionately recalls how this “strong and career generous woman” would promote her as the “perfect person” to lead workshops and other related activities.

With this commitment to service of foremost importance, Vera earnestly confessed “I was an educator that was going out to be of service, to be helpful; it was only after that, that I realized I was in business.” This realization was reinforced during the start-up phase of her business when she approached a well-known financial institution for a loan, and focussed on the service she was to provide and was politely refused. She admitted to “feeling quite down, and then giving myself a pep talk and saying you know this is just one person’s opinion, I’m really pretty sure this thing is going to work and I won’t need a lot of [start-up] money.” Now, many years later, clients book a year in advance for her services. One would assume her idea has indeed worked as she acknowledged feeling successful and secure on a financial and personal level.

Although financial gain was not one of her initial drivers as she ventured out into the entrepreneurial world, she revealed that:

Initially I had absolutely no idea how much money I was going to make pursuing this, although I knew what I could make if I had a job. However, there was a surprise awaiting me, which is after a bit of time, I’m now quite certain, I make more than I ever would in a job.

An interesting moment during our conversation arose when she commented on the fact that if she had been relying on her income alone to support herself and her two children, she would not have been able to take this entrepreneurial fork in the road. Alternatively, however, she also feels that had she been on her own with a bit of a “nest-egg” she would have taken the risk. She remarked that the stability and support of her husband’s income did initially provide her with a sense of financial comfort and security during her start-up phase.

On a personal level, Vera defined success and security in terms of life achievements that included, “children that have turned out well, a relationship that has turned out well, great friendships, a career outside the home that’s turned out well.” These past achievements have provided her with the confidence that she will be able to manage if something happens. She also openly admitted to “thinking that I’ve accomplished enough now, that I feel happy with what I’ve done. However, I love what I do, it gives me such joy. I’ve had such a wonderful career. I don’t want to stop yet.”

Throughout our conversation, Vera described herself on several occasions as “resilient” and “strong.” She explained how her definition of strength is modeled on two important women in her life, her Bubbie and her husband’s mother. She described these women as “being the epitome of graciousness and kindness, but strong on the inside like you wouldn’t believe, and independent like you wouldn’t believe.” She stated how much of an impression these women had made on her when she was younger. At this point in her life, she feels that

she has assimilated “the whole package of traits” from those important women. She defined herself as “strong, but gentle, kind and caring and sincere.” Vera’s journey has helped her to embody a sense of pride in her enterprise which reflects the values she holds so dear.

### **Findings from the Focus Group**

The participants received a separate invitation to attend an evening of conversation, champagne, and sushi at my home. Five out of the eight participants attended the evening, with one of the woman responding to the questions via email. The purpose of the evening was to develop another layer of conversation regarding the learning journey of these women and to provide an opportunity for them to meet each other. After an initial opportunity to enjoy each other’s company, the food, and the champagne, I clarified the ground rules before the information sharing session began. These rules requested that each participant allow everyone the opportunity to speak, that they stay open to the ideas and experiences of others, and that they be cognizant of the fact that there could not be a guarantee of confidentiality with information shared that evening. The discussion then began around the following questions: What is the most important thing you have learned about your self, about your business, and about other people?

In response to these guiding questions what emerged was a lively discussion of what success meant to them; how they survived during challenging and difficult times and their ability to deal with such adversity; and the pleasure

or enjoyment with which they now embrace their business and their lives. They also spoke about how globalization was shaping their businesses and the importance of relationships.

### *Surviving and Dealing with Adversity*

Their tenacity and laser-like focus on survival was the critical factor enabling them to overcome the challenges and barriers encountered on their journeys. In the words of one of the participants:

I think we're driven, stubborn, determined, and ambitious. We'll make it work and keep going through the hard slog. We're committed to our cause and persistent in reaching our goal. Giving up isn't an option. Failure isn't an option. There's no plan B for a type 'A' personality. We have to succeed.

This focus on success and survival is not an isolated or independent theme. It weaves its way into the other findings the participants shared regarding their personal learning.

Ever present at the side of these women in their entrepreneurial decision-making was a degree of financial and emotional adversity. In the case of the participants in this research, the financial challenges included generating enough business to produce sufficient revenues to meet the payroll, producing a satisfactory income from the business to meet individual or familial expenses, and servicing the expenses from business expansion or failure. There was an emotional dimension to plunging into their ventures, determining optimal

expansion or client service strategies, and coping with and standing tall in light of the failures in their personal relationships and business ventures. The women in the focus group concluded that adversity was an integral part of life. They had to learn to cope with this adversity and manage any of the related anxieties. These women admitted to thinking that they coped quite well due to unfailing persistence and the inner drive to succeed. In the words of one of the participants: "We're driven to succeed, we're task oriented and sometimes afraid, but do it anyway and deal with the consequences later, if we have to. You can't worry endlessly about possible losses or consequences."

Another theme to surface during the discussion of success was the happiness, joy, and sense of contentment they have about where they are in their life journey. With many years of experience behind them, good reputations in their areas of expertise, and a solid loyal client base, the women concurred that they "do not have to try so hard and are having a wonderful time." One of the participants summed it up as follows and was enthusiastically supported by the others when she stated: "My goal now and over the next few years is to scale down and tackle projects with as little effort and as much pleasure as possible." The sense of contentment shared among the women at the focus group appeared to be universal.

### ***Business Context and Relationships***

Discussions on this question fell into two areas: business context and interpersonal relationships. With respect to the business context the participants



spoke about how the global economy was impacting the local market, how the economic and business environments were fluid, somewhat unstable and shifting, and more competitive but this environment also provided potential opportunity. These circumstances necessitated increased flexibility and responsiveness on their part. For example, the global context may provide increased opportunities for these entrepreneurs; however, it may also require the adaptability to change or modify one's existing strategy or business focus. This was not seen as a negative; one woman's comments were supported with affirmative nods from the others: "Business changes; you have to roll with the punches. Business would be boring if it was always the same."

A second point of discussion in light of the business context focussed on the service aspects of these women's enterprises. All of the women agreed when the following statements were made by one member of the group:

It would be wise to choose something that's more consumable, what we have to sell is what we know and therefore we always are looking to build and sustain our customer base. Our services aren't the equivalent of a consumable product. We may have one-time clients or clients who only require our services once every two to five years. This means you have to really service your existing clients, and constantly be on the lookout for ways of expanding your base through referrals and networking.

Based on the comments from the women, their ability to build ongoing relationships, assess and adapt to the constantly changing business context, and

their service-oriented approach to their clients were all significant factors in how they have been able to sustain their businesses through the years.

With respect to interpersonal relationships, the participants were in agreement regarding the importance of establishing boundaries between themselves and those individuals with whom they conducted business. In some instances, they explained how client confidentiality may impair other social relationships by limiting one's conversation about "day to day events at the office." In the words of one of the participants, "you don't want to cloud the relationship with too much familiarity, you have to know when to let the gates down and when to draw them up." There was general consensus that business relationships should remain as such and that the development of personal friendships was not generally a good idea when engaged with the individual in a business relationship at the same time.

### *Building Relationships with Others*

The conversation on this topic focussed on employees, clients, family, and significant others. When considering this question the participants became quite reflective. In spite of the varied individuals they interact with, they concurred that the following perspectives could most likely be applied in each group. Each individual has his or her own agenda and while the giving of advice regarding a personal or business matter was done with the individual's best interests at heart at that particular time, actually getting the recipient to follow the advice posed certain challenges. One woman commented that "this could be because of our

widely varied life experiences, goals, values, and beliefs. People sometimes like to hear advice, but then have to learn on their own.”

Respect, values, and work ethic were also identified as key factors in learning about others. For example the group agreed that good relationships were based on mutual respect, similar values, and a comparable work ethic. One participant spoke of “showing empathy to those around us” and how “life’s a mirror, people treat you the way you treat them.” The participants provided examples of how challenging it was, for example, to deal with employees whose work ethic or values were significantly different from the entrepreneur’s. “If we’re not all on the same page, we are going to have conflicts meetings the clients’ needs, dealing with timelines, and generally working together. A cohesive working environment is as important as a supportive family.”

Support from family and friends was also highlighted as instrumental to their success. The participants of the focus group agreed unanimously on the significance of others in contributing to their success. In all cases this contribution was emotional and/or logistical, while in two instances it had also been financial as they initially entered the arena of self-employment.

## **Conclusion**

These individual semi-structured conversations with a biographical focus provided a close-up perspective on the lives of the entrepreneurs. These conversations were held in the private spaces of the homes or offices of the participants where they were comfortable. I assumed if they were more relaxed

they would feel less self-conscious sharing their stories. This I believe to be true, as they often commented at the conclusion of the interview how much they appreciated having the opportunity to talk about themselves. I heard comments such as:

I now can really appreciate my story in a different way; I've never had the opportunity to think about my life and all that I've done; this has been a chance to think about things and talk about myself, without feeling time pressed or self-conscious; thank you for including me in your group.

The lens on the focus group allowed for a wide angle perspective within a larger and, perhaps for some of the women, a less comfortable setting. I was sensitive to the comfort of the participants and therefore tried to create a warm and caring atmosphere for the session. I felt it was important to welcome these individuals into the hospitable environment of my home. The collective conversations from this evening added an additional dimension to the individual perspectives. The focus group reinforced the commonality of their shared entrepreneurial experiences, values, beliefs, and sense of contentment with past choices and the current stage in their life journey.

In the following chapter, larger themes and findings in relation to socio-cultural influences on their lives, the influence of gender and significant others, and their learning processes are reviewed and discussed. Relevant literature and concepts are integrated into this discussion.

## **CHAPTER FIVE**

### **SELF-DEVELOPMENT-- THE HEART OF A LIFELONG LEARNING JOURNEY**

Eight exceptional women, eight unique life histories, eight different entrepreneurial ventures, yet when looking at the self-development of each individual, I am struck by the similarities of their learning experiences as they have traversed the space and time of their particular life-worlds. This chapter considers the findings and reflects on these themes in relation to research and theories outlined in chapter two. The key questions of the study were:

1. What aspects of these participants' socio-cultural contexts influenced their learning? How did socially constructed roles and related cultural and economic resources, within their family and community, influence or impact their learning and self-development?
2. Who were the individuals that influenced them? What issues were at play regarding gender, the presence or absence of significant others, and specific power relationships?
3. What were their learning challenges and how did they approach these events? What were the apparent effects of these experiences on their personal growth?
4. How did their learning process unfold? What were their personal expectations, situational challenges, constraints, opportunities, and risks?
5. What were their learning achievements?

As noted earlier, the intent of this exploration is not to generalize the personal learning and development of these individuals, to all female entrepreneurs, but to provide some insight regarding the impact of these women's experiences, as individual lifelong learners, continually in the process of growing, developing, and being in their life worlds. For these women, learning has been a complex, multi-dimensional process of personal development. Coupled with the span of time, experience, and insight, this learning has contributed to their strong sense of identity, contentment with who they are, and satisfaction with what they have accomplished. It should be noted that the answers to the key questions of this study, reflect my interpretations (personal and professional) as to what have been significant learning experiences for these women during their lifetime. Through this exploration, we are privileged to glean an insight into the growth and development of each individual.

## **Learning Influences**

### ***The Socio-Cultural Influence: Context, Roles, and Resources***

The stories of these women's learning have occurred over the course of their lifetime; childhood, adolescent, and adult experiences have all contributed to their identity formation. Their experiences, rooted in a particular space and time, were also influenced by their socio-cultural situation, cultural and familial expectations, and societal values. Each individual's socio-cultural context had a

broad influence on their learning space, their resources, and their roles as learners, as well as subsequent development of their identity. Jarvis (2006) acknowledges that as we are socialized into our socio-cultural position in society, we acquire the language, sense of self and identity, and subculture relevant to our position in our social milieu. Illeris' (2003, 2004a), three-dimensional model of learning recognizes the influence of the cognitive, emotional, and social/societal dimensions, while the importance of context, community, and culture on the learning experience is also supported by numerous other authors (Choi & Hannafin, 1995; Garrick, 1999; Goodson, 2006; Harrison & Leitch, 2005; Lave & Wenger, 2003; Pollard & Filer, 1996, 1999; Seely-Brown, Collins & Duguid, 1989; Stein, 1998; Taylor & Thorpe, 2004).

Reflecting on the socio-cultural contexts of Melanie, Donna, and Elizabeth, for example, one sees that they shared several experiences. They grew up in working class neighbourhoods; they immigrated to Canada from England, Scotland, and Eastern Europe 30 to 40 years ago, either with or without their parents. Independence and self-sufficiency were encouraged through after-school jobs and pursuing such feminized occupations as secretarial work, the key to guaranteed employment. As young women, at the time, marriage with a husband fulfilling the role of the primary breadwinner was still expected and accepted as the normal outcome. Ruth, Beverly, and Vera shared a middle class upbringing. They were encouraged, while at home, to acquire further post-secondary education and other skills that would enable them to maintain their independence and self-sufficiency, regardless of their marital status. In Susan's

middle class family, her parents placed a significant importance on her marrying well, while Caroline admitted that due to the limited economic circumstances of her parents, her future plans were not discussed in any significant way.

With respect to their roles as wives, mothers, career women, or entrepreneurs, five out of eight of these women were encouraged to assimilate into traditional roles as wives and mothers, three were encouraged to first acquire further education, and by their own admission of “whether through serendipity or lack of planning,” none of them intended to become entrepreneurs.

The amount of financial or emotional resources provided by the parents or other family members varied from participant to participant. Donna shared for example, the “hunger she had for the things they couldn’t have [at home].” She commented on the fact that her parents, immigrants to Canada, had “three kids and not a lot of money. However, I was able to make extra money, if I just figured stuff out.” So by the age of 12, she had started to earn her own money and sense of independence. Caroline’s family shared similar economic circumstances. Although Caroline was born in Canada, she worked from the time she was 11, purchased her own car by the time she was 16, started a family restaurant with her dad shortly thereafter, and established one of the first health food stores in the community. As she stated, “I never asked for extras, I earned them myself.” Melanie’s father supported her both emotionally and financially through secretarial school as a young adolescent. Vera emphasized how her family (especially her grandmother) and her husband’s family had provided her



with the support and encouragement necessary to start her consulting business, while she delicately balanced her career aspirations with the needs of her own family. Ruth's vignette regarding her disappointment in receiving such a "small" prize after selling the most tickets at her school and thinking her efforts were worth more, and Elizabeth's admission that she was "the leader of her gang" and directed who was in and out of the group, illustrates that at an early age, they were developing a strong sense of self confidence.

Although every situation was as different as the individual living and learning on their journey, all of the women were strongly influenced by their family and community values, economic circumstances, political policies/ideologies, and world affairs. They have developed within the context of their socio-cultural and economic heritage. As Mead (1934), Jarvis (2006), and Pollard and Filer (1999) contend, learning is socially constructed and situated within particular socio-cultural contexts, rife with values, norms, and expectations learned from significant others.

The women in this study grew up in a range of living conditions and lifestyles. There were differing familial expectations, opportunities for cultural and social experiences, and availability of economic and material resources. The roots of their self-esteem, self belief, and identity began to take shape as they participated, negotiated, learned, interpreted, and made meaning through their interaction with others, with themselves, and within their community, during their journey of childhood and adolescence. As posited by Pollard and Filer (1996), three domains of influence factor into the learning process. The intra-

individual focuses on how the mind processes information, assimilates experiences, interprets, and constructs understanding. The inter-personal reflects the social interactions with others that influence an individual's understanding and meaning-making in conjunction with their cognitive development. The third domain considers the wider socio-historical and political-economic circumstances of the learner.

Socio-historical factors are important because the learning challenges, learning resources and learning contexts for children of different genders, ethnicity and social class groups vary enormously, depending on social, cultural, economic and political factors. Differences in socio-cultural and politico-economic contexts thus profoundly influence children's learning and indeed the ways in which they view themselves. (Pollard & Filler, 1996, p. 6)

The level of self-efficacy and agency these women were able to exert during their childhood and youth is also a reflection of their personalities and their socio-historical and political-economic circumstances. For example, Ruth's early success, whether organizing school clubs or events or selling the most number of raffle tickets, appears to have influenced her confidence as an adult to charge what she is worth. Donna's recognition of her "hunger and driving force for nice things" enabled her to earn great tips by acknowledging the needs of others in her part-time sales and waitressing positions when she was just 12. Her ability to assess and meet the customer's needs positioned her well to enter a competitive male-dominated profession, where income was solely based on

commissions and performance. Caroline's early financial independence, Beverly's ethic of hard work, and Elizabeth's power as the leader of her "gang", are all examples of the control and direction exerted by these women on their lives at a very young age.

Their sense of self-efficacy began to develop as they judged themselves capable of managing their circumstances or tasks and then subsequently met with success. As Bandura states, "People avoid activities that they believe exceed their coping capabilities, but they undertake and perform assuredly those that they judge themselves capable of managing" (Bandura, 1982, p. 123). These early experiences appear to have built a solid foundation for their future undertakings and life journey.

### *Gender Roles and Significant Others*

As highlighted in the previous section, socio-historical, cultural, and political-economic circumstances played a significant role in the development of these entrepreneurs' identity and self-esteem. Embedded in these influences were clear messages about gender roles and relations with significant others (family, friends, spouses, colleagues, and mentors). As explained by Hayes et al. (2002), "gender is a type of social relation that is constantly changing, created and recreated in daily interactions as well as on a broader scale through such institutions such as school, work and the family" (p. 4). English (2006) defines gender as "a sociological category of analysis. Gender refers to the characteristics socially assigned to each biological sex, male and female . . . How we behave

and see the world as male and female is shaped by our experiences of family, society and culture” (p. 10).

Two key themes emerged from the stories of these women with respect to their early familial upbringing and their gendered roles. Familial context and gender influenced the themes of dependence versus independence and the role of a post-secondary education. Ruth, Caroline, Donna, and Vera, all learned that they must be able to support themselves and be independent. Ruth and Vera came from a professional middle class background, while Caroline and Donna grew up in a blue collar working class family. Each participant responded to parental messages at an early age, whether communicated by one parent or both the mother and the father.

With regards to their education, Susan, Donna, and Caroline encountered similar messages when growing up. In Susan’s and Donna’s case it was vocalized by one parent or both parents and in Caroline’s case it was unspoken. The message for these women was that education was a waste of time as you were expected to get married and have a family. As Susan stated “a university degree in the men was highly respected.” The message given supported the traditional roles that women were expected to fulfill as wife and mother. In Donna’s case, her mother struggled to build a better life for her family, leaving them behind with grandparents until she could afford to bring them to Germany and then to Canada. In contrast to own experiences, Donna's mother told her that there was no point in further education “because she was just going to get married and have kids.”

Susan, Donna, and Caroline received strong messages linking their sense of self-worth and security to their gendered roles as a wife and mother. Education and the knowledge, security, or independence it might foster, was not highly valued by these families. In contrast, Melanie's father, insisted she go on to secretarial college and acquire some marketable skills to be independent and self-sufficient, and Vera's, Ruth's, and Beverly's parents linked the value of a university education to independence and self-sufficiency. Their gender roles and the type, amount, and kinds of education available to these women was in great measure determined by pre-existing parental values and norms.

Despite strong messages given to some of the women about being dependent on a husband, as their personal and familial relationships evolved, an interesting phenomenon developed with respect to their role as a primary breadwinner. Growing up with the societal norms of the day, 40 or 50 years ago, one could have expected that their "hidden familial curriculum" (Hayes, et. al., 2002, p. 25) strongly supported their moving into the more traditional roles of mothers, homemakers, and caregivers. However, four of these entrepreneurial women are or have been in the past, the primary source of income for their families. Partners or husbands have been either stay-at-home dads or part-time employees in the business, as was the case with Ruth, Susan, Beverly, and Elizabeth.

This responsibility was not without a significant amount of personal stress. For example, some participants encountered bankruptcy, large amounts of personal debt and marital breakdowns. Gender influenced the multi-faceted

nature of the roles and relationships these women were fulfilling as mothers, parents, spouses, and entrepreneurs. Furthermore, the diversity of roles and their varied family structures also influenced their learning.

With respect to relationships at work, whether with clients, co-workers, or employees, gendered language was also evident. For example, Ruth, Melanie, Caroline, Vera, Beverly, and Elizabeth articulated the criticality of caring for those relationships. Ruth likened her staff to “her children”, while Melanie, Elizabeth, Caroline, and Vera spoke of the importance of being of service to the client and monitoring their success. Beverly commented on the fact that her good understanding of human nature was acquired through her mother’s tutelage, and she now feels confident in her ability to look at a situation through the eyes of the other person. Evident in the above comments, are themes of connectedness, empathy, and responsibility for others in their work relationships.

Several authors posit that women prefer to learn with others in a relationship based on care and mutual support (Belenky et al., 1997; Gilligan, 1982; Hayes et. al., 2002; Melamed & Divine, 1988; Van Velsor & Hughes, 1990). The participants’ stories illustrated that they were connected knowers, learning in relation to others, gaining access to other people’s knowledge through trying to understand the other. “Connected knowers learn through empathy . . . [they] get out from behind their own eyes and use the lens of another person” (Belenky et. al, 1997, p. 115). The commitment to customer and client satisfaction as well as support given to employees and received from them in times of personal

difficulties, supports Gilligan's (1982) theory which posits that a woman's tendency is to act with a morality of care for others.

The theme of connected knowing also manifests itself through these women's interactions with their larger community. Every woman spoke about learning and connecting through a community, whether large or small, formal or informal groups, or one to two individuals; each woman had access to substantial emotional or professional support. In some instances, this involved a network of close friends, in others, it was access to or support of professional colleagues. Melanie's story might best reflect how this aspect of her life has been an integral part of her journey. From the everlasting friendships she made through her Tupperware business, to the close friendship she developed with her business partner, Melanie's story is one which exemplifies connectedness. Her business and personal life have melded together with the support of her networks. She asserted, "I'm a living example networking works and that relationship-building is important. I don't just fill a position, but [listen and ask questions] to find out the exact requirements of both the employer and the job-seeker."

Another significant aspect of learning for these women was the guidance and support provided by a variety of mentors. In most cases their mentors acted as "guides on the side" to these women. They generously shared their knowledge, advice, time, and expertise with seemingly no expectation of a "quid pro-quo" relationship. Caroline and Vera both experienced the support of mentors in the development of their enterprises. In Caroline's case she spoke of

developing relationships and observing how icons in her field worked. She explained, “I found myself on the phone to a woman, employed by a well-known colour consultant in San Francisco and she happened to be coming to Seattle. I couldn’t get myself there fast enough.” Vera recollects helpful professors and colleagues and an especially “strong and career generous woman” who promoted and guided her in her initial forays with clients.

Elizabeth’s extensive network has been built through her volunteer commitment to her community. As she stated, I am now able to “just pick up the phone and get all kinds of things.” She also purposely assembled a strong team of advisors and mentors when she began her business, because in her words, “You need a core group that you can trust, you can lean on, because you don’t have all the answers initially. You never have all the answers. You always need to lean on other people with expertise.”

The significance of networks and mentors in the above examples were rooted within the moment-to-moment work-life experiences of these entrepreneurial women. They established connections and relationships with others through their networks of friends, family, and colleagues. They collaborated, inquired, and listened to the advice and opinions of others in order to gather and understand important information that allowed their business to evolve. The strong theme of being mentored or supported through networks of others, both friends and professionals portrays a somewhat different picture than the image of the entrepreneur always operating independently as the sole inventor of a business.



Through these interactions and support from others, the participants in this study constructed a strong and growing base of knowledge, and a sense of their ability to achieve success, and a belief in their own talents and abilities. These stories illustrate the relational nature of identity development. Their sense of who they are and what they stand for was created in relationship with others. The inter-personal relationships they had with their grandparents, parents, spouses, friends, children, support groups, employees, and mentors contributed to their sense of self-esteem and identity. Their socialization processes and parental expectations were shaped by the societal mores of the day, regarding gender and factored strongly into the development of their identity and self-esteem.

The social relations of the familial context, coupled with traditional and non-traditional societal expectations and values, provided a framework for their learning. Each of their parents was instrumental in laying the foundation upon which future learning would be built, subsequent choices made, and life paths chosen. With 16 to 30 years of experience behind them, these women have now become mature individuals who have integrated subjective knowledge from their lived experience with the received knowledge of parents, society, networks, and mentors. As they struggled in their lifecourse to identify who they are, achieve their goals, and work independently or with others, these confident women now embody a strong sense of self-acceptance and happiness in who and where they are at this moment of their entrepreneurial journey. This knowledge

has further enhanced their sense of identity as capable, loving, vulnerable, and talented human beings.

### *Life Challenges and Emotional Learning*

This particular cohort of women have all faced numerous challenges. The purpose of this section is to explore their approach in dealing with these challenges, and in turn determine the effects of their emotions and social-cultural contexts on their self-development. The theoretical frameworks for this analysis will incorporate selective theoretical aspects from the theories of Jarvis (2006), Mezirow (1990, 2000), Csikszentmihalyi (1990), and Goleman (1996).

Two particular areas of these women's lives appeared to pose significant challenges for them. One was the financial adversity encountered by at least five of the participants and the second is the emotional upheavals faced by all of them as they have lived their life journeys. Looking at Susan's story, she was a young teenage mother, who was married three times and had to declare bankruptcy in order to survive an insurmountable debt-load. Melanie also married three times (among them an alcoholic and an abusive spouse) and lost her home and third husband due to financial struggles with the business. Caroline, also a young teenage wife and mother, opted for an adventure with another romantic interest and then when that waned was left with the burden of considerable debt. Donna, Beverly, and Elizabeth, although only married once, have all faced severe financial challenges as they struggled initially to establish themselves, balancing the responsibilities of being new mothers with the

obligation to generate enough revenue to meet their monthly expenses.

Additionally, while Beverly and Elizabeth were the sole providers for their family, Elizabeth faced another major disruption in her career when she had to severely downsize and restructure her business to avoid complete bankruptcy. Ruth, although not financially impacted, felt the sting of divorce and the significant void created through the loss of both parents.

Emotions are an important dimension of the learner's social context.

Emotions, as defined by Goleman (1996), are "a feeling and its distinctive thoughts, psychological and biological states and range of propensities to act" (p. 289). They strongly influence our sense of self-worth and self-esteem and thus are related to one's sense of identity. They often reflect evaluative judgements learned as a response to our action in the moment, and are influenced by those with whom we live and work. Being committed to a situation has a strong emotional dimension that influences the way one perceives and reacts to certain circumstances (Goleman, 1996; Jarvis, 2006). Managing and understanding one's emotions contributes to the overall learning experience in an individual's lifetime. Positive and negative experiences in early life affect one's ability to learn throughout a lifetime (Jarvis 2006; Goleman, 1996).

When the women in this study encountered the emotional disharmony brought on by the catalysts of financial or personal relationship challenges, their frames of reference, habits of mind, and points of view were dismantled as they faced their realities. Their emotional intelligence grew, as they encountered life or business partners who did not share their integrity, work ethic, or life values.

Their understandings of how life should be or how they had envisaged it to be was disrupted and they felt betrayed, fear, shame, despair, and heart-break. During the times of struggle, these participants were connected and supported through relationships with others, reflecting the importance of social interaction and the societal dimensions of learning. For example, Donna's boyfriend provided her with financial input, Elizabeth focused on strategic business decisions, secure in the knowledge that her guardian angel was looking after the domestic side of her life, Melanie's network of friends were pillars of strength during volatile personal relationships, and Ruth's young staff sustained her focus during a difficult personal time.

Within challenges, such as this study's participants experienced, an individual is likely to encounter what Mezirow (1990) identifies as a disorienting dilemma or a situation, which acts as a catalyst in learning. Jarvis prefers to use the terms disjuncture or disharmony to describe this initial motivating factor that pushes the individual towards learning something that will aid in re-establishing their internal harmony or, as I might call it, sense of well-being in the world.

Mezirow's meaning structures provide a useful tool to help understand the nature of one's learning in moments of discomfort, and its impact on identity, agency, and self-esteem. The components of Mezirow's meaning structures include frames of reference, habits of mind, and points of view. Mezirow (2000) explains these terms in the following way. Frames of reference are "the structure of assumptions and expectations through which we filter and make sense of our world. [They] provide the context for making meaning within which we choose

what and how a sensory experience is to be constructed and appropriated" (p. 16). Habits of mind are those "sets of assumptions, broad generalized orienting predispositions that act as a filter for interpreting the meaning of experience" (p. 17), while points of view are represented through "sets of specific beliefs, feelings, attitudes and value judgements" (p. 18).

How then did these experiences affect the self-development of these women? As these women moved on and sought an alternate solution to their problems, whether downsizing their business, declaring bankruptcy, getting divorced, seeking external sources of support from other professionals and their staff, or delegating select responsibilities to surrogates, these women were taking charge of their situations. They were determined to succeed under any circumstances.

Their sense of agency, which began its development in their youth, gave them a strong foundation upon which to make the judgements necessary so that they would be able to handle these trying circumstances. In the words of two of the participants, "they picked themselves up, dusted themselves off and started all over again." Resiliency, perseverance, courage, creativity, all contributed to a strong sense of agency and their ability to manage their emotional situations and control their anxiety.

These women were confidently able to interact in the highly unpredictable world of the entrepreneur because they were actively engaged in what Csikszentmihalyi (1990) describes as "optimal experience" (p. 3), the times when people feel in charge of their actions and masters of their own fate. He posits that

people concentrate best when the demands on them are greater than usual and they are able to successfully meet and manage them. He also posits that if there is too little demand, individuals become bored, while if the circumstances are excessively challenging, the individual becomes anxious. As he states, "the best moments usually occur when a person's body or mind [is] stretched to its limits in a voluntary effort to accomplish something difficult and worthwhile. Optimal experience is thus something that we make happen" (Csikszentmihalyi, 1990, p. 3). As evidenced by their stories, the women in my study took charge, followed their own rules for the most part, and directed their lives on a path of their choosing, thus further contributing to their identity agency, and self-esteem.

Through adversity and upheaval, the women in this study, made meaning from their experiences and have used that information and those experiences to guide their future actions. For example, where Susan initially faced feelings of shame and fear of declaring bankruptcy, once the action was completed she was able to successfully move on, grow her business, and emerge with a strengthened sense of self-esteem and understanding of her identity. As she stated, "security is money in the bank, no debt, and understanding what's unique about me." Similarly, Melanie, Beverly, and Elizabeth's financial and emotional crises have, in Elizabeth's words, given them "a lot of ease with themselves and who they are." In this instance, these women at this stage of their lives were able to take charge of their actions with an underlying confidence in a positive outcome, empowered by the results of their past decisions, and actively experiencing their life journeys with strong and solid sense of who they are as human beings. In

summary, as agentic individuals, the financial, marital and familial adversities encountered by the women in this study were all instrumental in their learning to become successful entrepreneurs and women who are the creators of their unique and individual identity.

### *Self-Directed and Relational/Social Learning*

The women in this study have been engaged in successful entrepreneurial endeavours between 16 and 30 years. Their experiential journey has been situated within multiple social contexts and has involved a number of learning processes or methods. They have learned as apprentices from and within communities of practice which included: the family, home, school, work, and their lifelong journey. At times they have been self-directed and resourceful in acquiring specific types of necessary knowledge; they have also learned from personal reflection on their experiences. Their learning has involved a multifaceted and complex process, taking place in the everyday activities of their moment-to-moment existence. It has also incorporated the processes of acquisition and participation (Sfard, 1998), perhaps with greater emphasis on one or the other at various times and in various situations. Situated within many communities of practice, their learning reflects their socio-cultural contexts, intra-personal participation, as well as the inter-personal acquisition of knowledge (Lave & Wenger, 2003; Pollard & Filer, 1996).

Throughout their lives, these women participated in numerous communities of practice, “a set of relations among persons, activity and world,

over time and in relation with other tangential and overlapping communities of practice” (Lave & Wenger, 2003, p. 98). They have been engaged in learning their life curriculum through an interactive process, in a variety of roles, “subordinate, learning practitioner, sole responsible agent . . . aspiring expert and so on” (Lave & Wenger, 2003, p. 23).

In their childhood and youth these women could be viewed as novices engaged in the inter-personal acquisition of life skills and knowledge, while they were also occupied in the active, social, and authentic participation required by their varied environments. Their sense of self was primarily embedded in roles determined by their parents and in the external definitions of what it meant to be a student, daughter, child, etcetera. As their lives progressed and these women grew into adulthood, they continually encountered opportunities for growth and learning. Their entrepreneurial careers unfolded serendipitously and their sense of identity, agency, and self-esteem evolved and changed as they built success upon success, gleaned wisdom and experience from their failures, and integrated “knowledge that they felt intuitively was personally important with knowledge they had learned from others” (Belenky et al., 1997, p. 135). They are now at this time in their life journey, comfortable with their knowledge. As Beverly and the other women in this study shared at this stage in their lives, they are “comfortable with their own spots and content.”

Following the apprenticeship model, their learning journey could be located on a continuum. They began as novices; then through the years, with the acquisition of additional life experience, they have been able to integrate holistic



and tacit practices that exemplify those of a master practitioner as identified by Schon (1983). Based on the Dreyfus and Dreyfus model (Flyberg, 2001; Jarvis 2007), they have moved from novices, to advanced beginners with marginally acceptable performance (remember the early personal and financial struggles of Beverly, Ruth, Susan, Melanie, and Elizabeth), through the stages of competency and proficiency. Ruth's and Vera's self-directed ability is reflected best by Ruth when she stated, "I read a lot of books and had great confidence in looking things up. You can look it up or make it up."

I would posit that these entrepreneurial women have now become what I will term *master* (used in a gender neutral sense) *life practitioners*. Caroline provides the following insight, and delights when her clients express their surprise that she can intuitively pick out things they love to wear: "I take a holistic approach when working with a client. On a tangible level, I consider their lifestyle, budget and work environment. Intuitively, I register their body language, speaking style, hair and skin texture, colouring, voice, and personality." Finally, as experts or master life practitioners with decades of experience, they are comfortable with their own identity and they act from a wide-ranging knowledge base with a strong sense of agency. They possess complex webs of information and beliefs to guide and assist in their meaning-making. They successfully confront the unexpected or the unusual with a sense of ease and confidence.

In summary, their learning process has been dynamic and has significantly influenced their self-development. Through participation in their

multi-faceted communities of practice (including families, friends, and business colleagues) they have moved through the many stages of apprenticeship. As entrepreneurs they have had to constantly construct and reconstruct meaning within changing social contexts. Through trial and error, reflection on their experiences, effective judgements, and the development of their ability to integrate and construct their own truths, make decisions, implement their plans, and live with, modify, or change their actions, these woman are secure in who they are and what they have done.

### *Notions of Business Success and Personal Achievement*

The women in this study all judged themselves to be successful, independent, and in control of their lives. They bring to life at this moment in time, 40 to 60 years of living and 16 to 30 years of business-related practice. Overall their assessments of their achievements reflect an emphasis on an internal set of criteria or personal factors, more than criteria such as market position, turnover, growth, or profitability. They identified their achievements as follows: high degrees of independence, resiliency in adversity, financial success, and self-fulfilment/contentment with who and where they are at this stage in their life journey. Their achievements were similar to those findings in studies conducted by numerous other authors (Brush, 1992; Carter & Cannon, 1992; Changanti, 1986; Fenwick, 2002a; Hisrich & Brush, 1983; Moore & Buttner, 1997). The women in my study also shared a common set of values that guided their behaviours and subsequent achievements. These values included: the importance

of relationships with employees, family, friends, and clients (in terms of customer service); industriousness and hard work; and honesty, integrity, and giving back to the community.

The importance of being independent was common to all participants and helped shape the choices they made and the serendipitous quality of their entrepreneurial paths. Susan and Caroline explicitly spoke about serendipity as a factor in their journey, and how they embraced certain opportunities that set the course for their growth and development as entrepreneurs. Beverly, Ruth, Donna, Elizabeth, Vera, and Melanie also displayed a significant amount of independence in their life and career choices at different times in their lives. As Ruth stated, "I was driven to be independent and couldn't stand being handcuffed." In order to act independently, all the women needed to possess a high level of confidence in their decision-making processes and in their ability to manage adversity. These women were highly agentic as evidenced by their ability to withstand or execute the consequences of their decisions. As they concurred in the focus group, "we've been willing to work hard, slog it out, and do whatever's necessary to be independent and in control."

In order to achieve this independence, however, they had to acquire a sense of comfort in living with anxiety and calculating and taking what might appear to others as risks where sometimes the outcomes were positive, and in many instances they were less so. Several examples of personal and business risks are evident in their stories. For instance, Susan's and Vera's courage to venture into areas where they had no previous experience or expertise (Susan's

restaurant and Vera's decision to be a consultant), Ruth's admission of her "constant kind of gnawing anxiety", Melanie's decision to bring her entire family to Canada, Donna's entry into a commission-based male-dominated industry, Caroline's plunge from small retailer to a distributor, and Beverly's and Elizabeth's choices to be the sole sources of financial support for their families. These women have demonstrated a capacity for adaptation, flexibility, innovation, and self-responsibility in living and learning through their dynamic and constantly changing circumstances. These experiences of dealing with adversity, in conjunction with the many others they encountered in their lifetimes, were some of the building blocks contributing to their strong sense of self-esteem and identity about who they are as women, spouses, mothers, and entrepreneurs.

These women's stories challenge traditional notions of *risk taking* as central to being an entrepreneur. Risk is in the eye of the beholder. Some women used this term risk, but others did not. What was more consistent was how their stories focussed on facing and learning from adversity. They did not so much 'take risks' as respond to times of challenge and adversity with action and reflection. For some, the position of being an employee, or dependent on others such as spouses, is where the risks lay.

Closely intertwined with how they approached adversity is the resiliency they demonstrated, particularly their capacity to recover from extenuating circumstances. Every woman faced significant and multiple emotional (death or divorce) or financial (bankruptcy) traumas, and yet displayed resiliency in

copied with the challenge, learning about their inner strength, and surviving to move forward. These moments have been significant in the development of a strong sense of agency for all participants

This strong sense of self-efficacy and agency is reflected in their perceptions of their ability to handle what came their way, based on and built from the successes they had encountered in their youth, or early in their entrepreneurial undertakings when dealing with particularly stressful or demanding situations. Think of Caroline and Donna, both having to generate an income from a very early age; Ruth's and Elizabeth's stories of being the leaders of their groups; and Susan's, Beverly's, and Melanie's recovery from financial stresses and strains early on in their careers. As stated by one woman in the focus group, "We're driven, stubborn, determined . . . Giving up isn't an option. Failure isn't an option." The tenacity and persistence exhibited by these women reflects an ability to cope in difficult and unpredictable circumstances. A part of their sense of achievement is having successfully moved through these trying situations.

Because the focus of the study was on their self-development, I did not directly inquire into their financial affairs. However, even though financial success was not heavily emphasized as a major achievement by each person, it threaded its way into the stories of all the women. It was certainly a key issue for several women who faced a lack of financial resources at certain times. The women all drew upon their capacity and inner strength to navigate through the financial crisis and related stresses, by "picking themselves up, dusting

themselves off and moving on.” They learned they were survivors, which thus positively reinforced their strong sense of self-esteem and identity.

Another recurring theme in relation to personal achievement is their sense of contentment and happiness with who they are and what they have achieved. Whether it was understanding their own uniqueness, following their own paths, balancing careers and family, earning an excellent income, living by their values, and accepting responsibility for their decisions, all were unanimously in agreement regarding their contentment, self-fulfillment, and success to date.

As noted earlier, Csikszentmihalyi’s research points to times when the individual has been stretched physically or emotionally to accomplish something difficult and worthwhile. Specifically, optimal experience occurs at times when:

We do feel in control of our actions, masters of our own fate ... we feel a sense of exhilaration, a deep sense of enjoyment that is long cherished and that becomes a landmark in memory for what life should be like. (Csikszentmihalyi, 1990, p. 3)

Even though these life experiences might be difficult or unpleasant when they are occurring, as Csikszentmihalyi contends, one achieves a sense of mastery and happiness as one moves successfully through the unpleasantness of life and acts as an active participant to shape the content (Csikszentmihalyi, 1990). Setting realistic goals, acquiring the skills and abilities well suited to the specific opportunity, and managing life stress are factors that contribute to one’s ability to achieve optimal experiences in life.

A related theme is how much these women valued caring for others. Carol Gilligan's (1982) theory of moral development and Buttner's (2001) study concerning the applicability of relational theory to the ways in which entrepreneurial women approach the management of their business, provides a theoretical framework to help explain how their values may have contributed to their sense of contentment and identity.

Gilligan's work showed how a moral orientation towards responsibility and care is more central to those whose perceptions of self are located or rooted in relationships and connections with others, as opposed to a sense of separation and autonomy. She discovered that generally, more women than men define themselves in terms of connection and relationship with others (Gilligan, 1982). Buttner discovered that skills in relational practice such as empathy, openness, building relationships, sharing information, and affirming others were also self-enhancing to women.

This theme of connection and care for friends, family, and clients was evident in many stories and shared by all the participants; their interpersonal relationships were highly valued and their positive sense of self-worth or self-esteem was grounded in their ability to make and build connections with others. Whether this happens through a shared work ethic as mentioned by Donna, Susan, Ruth, and Beverly or through giving back to the community as evidenced by Caroline's tithing, Donna's charitable donations, and Elizabeth's active community participation, these women all spoke about their success in relation to a connectivity with others.

The women in this study have defined themselves as contented and fulfilled. This state of peace is greatly due to their individual efforts and creativity in facing adversity, being passionate about their world of work, and acting from a strong sense of caring for others. Consequently, their internal and external alignment is congruent with who they truly are as human beings in this moment of their life.

### Summary

This chapter has considered the findings in relation to three areas: What and who influenced their lives, how did gender matter, and what were their learning challenges, processes and achievements. While their learning biographies were unique, the development of their identity and self-esteem were all influenced by specific socio-historical and political-economic factors. Gender played a significant role in their learning and life journey. In some instances, family reinforced the “traditional” role of a woman as being “less than or incomplete” without a partner/husband. Over the course of their lifetimes, several of these women took a different path. In other instances, the family reinforced the need for a woman’s self-sufficiency and independence. Whatever the familial stance, the power of the message was significant.

The learning outcomes of the emotional and financial challenges encountered by these women or their success in having mastered an “optimal experience” were also important factors in their evolvment as human beings with strong senses of identity, agency, and self-esteem. As experts or master life



practitioners, these women now live holistically and intuitively. From the contexts of their life experiences, they are able to integrate split second decision-making with years of practice and acquired wisdom to live, learn, and enjoy their continued adventures as human beings.

In the last chapter I will consider the contribution, implications and limitations of this study. I will conclude with my personal reflections on my own learning journey to date.

## CHAPTER SIX

### REFLECTIONS AND FUTURE JOURNEYS

As noted in chapter one, entrepreneurial women are making significant contributions to the Canadian economy and their numbers are rapidly increasing. Research efforts to date have focussed primarily on how entrepreneurs have learned the operational aspects of the business, and most subjects of past studies have been in a start-up phase or entrepreneurs in business for less than ten years. There appears to be a lack of information with respect to studies on the self-development of mature entrepreneurial women who have been in business for many years. This study contributed to closing that gap by exploring the learning experiences of a small group of mature (40-to 60-year old) entrepreneurial women with 16-30 years of business experience. The focus of this study was their personal growth, particularly the development of their identity, agency, and self-esteem and the related learning processes.

It is important to examine and contribute to understanding this dimension of women's entrepreneurial journeys because central to being an entrepreneur is an individual's beliefs and values, knowledge and skills, confidence and agency. In the case of my study participants, who were all providing a service as entrepreneurs, their product "or business" is who they are as human beings. What follows is a summary of the main contributions of this study.

## Main Contributions

### *Serendipity and Learning*

One of the first key findings is the serendipitous nature of their journeys to developing their service oriented businesses. What became very apparent from these women's reflections on their lived experiences as entrepreneurs is how they did not set out to be entrepreneurs, rather it was a much more serendipitous process, one in which learning was significant. Becoming an entrepreneur became a path which best suited their desire for independence, autonomy and self-fulfillment and a way to express their creativity. One can reflect on Susan's statement, "What I got involved with next was another thing that evolved. I didn't plan it. I didn't walk towards it. I didn't say, 'This is what I'm going to do'" and see many similarities with the other women, such as Melanie, Caroline, Beverly and Elizabeth in particular.

As posited by Cope (2005), the serendipitous nature and unpredictability of their entrepreneurial environments formed the framework for their dynamic lifelong learning journey. Much like Cope's this study, has demonstrated that learning is a dynamic process of awareness, reflection, and association. Through a particular set of life circumstances and approach to life, these women embraced their varied experiences and were self-directed and creative in the practicalities of what they needed to learn to have a viable enterprise.

### *Expanding the Definition of Entrepreneurship*

Many differing perspectives and definitions abound with regards to the ultimate definition of an entrepreneur. For the purposes of my study, I chose to utilize a definition which would encompass both the entrepreneurs seeking to grow their enterprise and those that may have had other goals or priorities. As defined by Hisrich et al. (2005), entrepreneurship is “the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence” (p. 8). The findings of this research both affirmed and expanded on key dimensions of entrepreneurship outlined in this definition.

In this study of entrepreneurial women's personal development, the value generated by their business was regarded by the participants in a more holistic way, that is, they valued their broadly based experiences, their development of confidence and autonomy, and the building of relationships with others that occurred through their entrepreneurial ventures. This expands on the concept of value being mainly about economic growth and financial success. Similar to Csikszentmihalyi's (1990) findings, the outcome of their success in mastering their life situations and challenges resulted in a sense of achievement. Living through a difficult experience and having triumphed over something previously unanticipated, was a significant factor in building their skills and enhancing their understanding of themselves and of their lives.

### *Resilience and Response to Adversity*

Hisrich's definition also points to the financial, psychological, or social challenges and risks that being an entrepreneur entails; a strong theme in my participants' stories. My analysis, however, while confirming that these entrepreneurs certainly faced significant challenges and adversity, sheds light on how central learning was in relation to responding to these challenges and risks, and also illuminates these women's resilience. These moments presented opportunities for significant learning, personal fulfillment, and further development of their autonomy. For example, their creativity and talent was displayed not only in the actual day-to-day operations of their businesses, but also in their attitude towards new ventures and opportunities that came their way, in often unplanned circumstances.

While some participants did describe some risks they took, not all of them used this term. What they all did speak of were moments of adversity and what I would like to highlight is not their propensity for risk-taking, but rather their resilience in the face of adversity and their ability to take action in very difficult moments and to see opportunity, rather than a dead end or insurmountable barriers. Susan's, Melanie's, Caroline's, Donna's, and Beverly's encounters with adversity are most memorable. These women were able to move from opportunity to opportunity without significant formal training or education in their enterprise. As they embedded themselves in the occasion and seized the moment, they rose to accept the inherent challenges and took a gamble on their nascent ventures, whether in a personal relationship or a prospective business.

As noted, an important dimension of how they responded to significant emotional and financial adversity was learning through these moments. Jarvis (2006) and Field (2000) provided the specific learning framework reflecting an integrated perspective of learning as becoming through doing, thinking, feeling, and experiencing life. This framework is also supported by Illeris (2004a), who contends that learning integrates the cognitive, emotional, and social dimensions of living. Their stories speak about the growth of their emotional intelligence. Their resiliency, independence, strong sense of self-esteem, and personal agency allowed them to continue on their entrepreneurial life path.

### *Gender and Connectedness*

This study also contributes to understanding the influences of gender. Familial discourses about gender, power dynamics, and overt and covert expectations, combined with the families' socio-economic context impact the way their children learn to become who they are. Unlearning these early negative messages can be challenging and, for some, a never-ending life journey. The life stories and lifelong learning journeys of the women in this study reflect how through living their lives they have developed and grown into themselves. Within the familial context of their childhoods, they began to move along their life path. Growing from girls to young adolescent women into their roles as mothers, wives, parents, single parents, daughters, business owners, and breadwinners, as a result of these experiences they developed unique identities and confidence in their own abilities to master life.

A strong theme in these participants' stories was the importance of connections with others and how caring for these relationships was not only central to their business success, but it was a key element of how they defined their success. Caring and nurturing are often considered to be 'natural' essences of women and they have been devalued in relation to other characteristics of autonomy and independence. In these women's stories there exists an interesting dialectic. On the one hand, for their service-oriented ventures to be successful, they must develop strong, caring relationships with their clients. Their stories however, also shed light on the importance of being independent and listening to your heart and following your intuition, which sometimes meant that these women had to break connections with others such as their families and business and life partners.

Their stories reflect a dynamic relationship between independence and interdependence. Relationships, friends, and family play a critical role in developing and supporting the self-esteem of young girls and women. As young girls become women and progress through various stages of adult development, they create their own families and relationships with significant others, mentors, and colleagues. These webs of complex relationships provide a forum that may either continue to strengthen their sense of identity or conversely create barriers to its development through lack of emotional or financial support. The significance of their inter-relationship with others challenges the vision of the entrepreneur as a kind of sole adventurer, working on her own.

## *The Art of Entrepreneurship*

The aim of this study was to better understand the role of learning in the creation of identity, agency and self-esteem, through the journey of living and being human. Particular attention was given to the socio-cultural contexts of learning, the impact of specific individuals on learning, particular challenges and approaches to learning, and the resulting achievements. The women in this study illustrate that there is an art to entrepreneurship. As in art, they were creative and innovative in the ways in which they moved their lives forward, restructured their businesses, met their clients' needs, managed adversity, and dealt with ambiguity. They mastered whatever the outcomes of their decisions, good or bad, and they learned through their experiences in the action of living their lives and on the journey to becoming seemingly contented human beings.

## **Implications for Education and Lifelong Learning**

Families, educators, and budding entrepreneurial women seeking to fulfill their potential as human beings and navigating an unpredictable and complex life course may find this study of interest. Individual validation or invalidation, opportunities to build self-efficacy, and messages reinforcing a positive or negative sense of self-esteem are all important ingredients in identity development and carry considerable sway from a very young age. Within the familial context, there needs to be recognition that the messages carried forth by the family to their daughters are an integrated part of their learning process.



From an educator's perspective there are a considerable number of activities that could be built into the curriculum from the elementary to the post-secondary levels. Starting with elementary school, children could be encouraged to develop or undertake entrepreneurial activities and reflect on their success or challenges. Activities should be designed with the objective to build the individual's sense of self-efficacy and thus further create an opportunity for a sense of agency. This could be a significant building block early on in the youngster's development of identity, agency, and self-esteem and also provide some experiential learning in the field of entrepreneurship.

Throughout the schooling years, opportunities could be created that enable learners to experience the essential skills required for creating a business (e.g., developing business plans and budgets, recognizing entrepreneurial opportunities, and identifying sources of capital). These activities could incorporate skills that would build on their abilities to analyze the actions required in order to manage the unexpected, negotiate all manner of interpersonal relationships, envisage and build a viable plan for attaining specific goals, and then provide an opportunity for learners to live that dream. In this way, the educational environment can become a venue that supports entrepreneurship as a viable career option. The above activities could be integrated into a curriculum targeted at the appropriate grade level.

In addition to the technical skills required for running a business, learners could also interview and analyze the life stories of other women entrepreneurs with varying years of experience. Discovering how these other women have

practised the art and craft of being an entrepreneur would provide another vista in which life becomes the object of learning through interrogation, exploration, and reflection. This concept of biographical learning, or learning from life stories of others, provides the potential to examine what learning means and does in the lives of adults and how they learn and develop. It provides insights into the development of identity and values guiding their life paths (Alheit & Dausien, 2002; Dominice, 2000; Tedder & Biesta, 2007).

In addition to interviewing practising entrepreneurs, learners could also develop a portfolio based on their life history, which would encompass the cognitive and emotional components of their lived experience. Through peer-to-peer interviews and personal reflection on their own life histories they would have a forum in which to share their knowledge, acknowledge potential fears, discuss possible pitfalls, and germinate ideas. The learning from these peer-to-peer interviews, the contacts and networks made through the interview process, in conjunction with the information gathered from the “expert” entrepreneurs, could create an alternate pathway and platform for those individuals seeking to fulfill their sense of independence and freedom. Additionally, it may also provide encouragement to those young women who may not have previously considered an entrepreneurial option as a potential career path.

For the novice entrepreneur, this study may serve to provide some encouragement to those women, whose sense of identity or self-esteem may not be strongly developed. The stories of the entrepreneurial women in this study demonstrate that entrepreneurship is a pathway for those who seek

independence while enabling one to take the helm of one's life at critical junctures. Their stories also reveal the persistence, resilience, tears, and tenacity that were an inevitable part of their lifelong learning journeys to become comfortable with who they are as human beings. In their journey of life, the women in this study learned about themselves time and again when faced with difficult life situations. As they mastered their challenges, built upon their expertise, and developed stronger senses of identity, agency, and self-esteem, they became master life practitioners, content in their accomplishments.

### **Suggestions for Future Research**

This research illustrates the value of conducting biographical studies of entrepreneurial women and how they can illuminate elements of their lifelong learning journey and lived experiences that often remain hidden. I would recommend further research using this approach. Future research could also include a greater diversity of women involved with entrepreneurial activity that consists of both service-oriented and product-focussed businesses. More research is needed on women who run small, medium, and large enterprises, as well as research on experienced and inexperienced entrepreneurs. As a comparison to this study, one might consider exploring the life stories of women who did not choose an entrepreneurial path, or only pursued entrepreneurship for a short while, and compare the development of their identity, agency and self-esteem with women who have made an alternate choice. Studies are also needed that

reflect greater class, ethnic and cultural diversity of women entrepreneurs working in different parts of the world.

Due to the paucity of research in the area of women-owned businesses, particularly with respect to their personal growth and self-development, there exists a multitude of opportunities to further explore how the lifelong learning journey of entrepreneurial women impacts the creation of their identity, sense of agency, and self-esteem. Different theoretical lenses can also be brought to bear, thus rendering other insights and interpretations.

### **Limitations and Delimitations**

This study has several delimitations. To keep it manageable, the number of participants was limited to eight and to those living within the geographic area of Greater Vancouver and Vancouver Island. Furthermore, the entrepreneurial activity of these women focussed on the delivery of a service, as opposed to a product, and they had been in business for at least 16 years. I also used my own social and business networks to recruit participants; the result being a group of women who were of European descent, able bodied, heterosexual and English speaking. These specificities must be taken into account when considering how these findings can be generalized. It is also important to keep in mind the lenses through which their stories were interpreted which included my own experiences and interests informed by particular conceptualizations of identity, agency and learning.

Another aspect of this study, which needs consideration is the fact that I had known several of the women prior to the study, which likely influenced my reading, gathering and analysis of their life stories. Suffice to say that I had a research agenda and I have a particular social location as a white, middle class, able bodied, heterosexual woman. Thus this interpretive portrait of eight women could be understood as a view from the dominant culture and not a view from the margins. To develop a more inclusive picture of women's entrepreneurial ventures, studies need to include women of colour, women with disabilities, lesbians, and should also include women with different cultural backgrounds in different geographic locations.

### **My Learning: A Personal Reflection**

Through the stories of the women in this study, it becomes evident that their socio-cultural environments, parental influences, and relationships with others have been critical influencers in developing their identities, self-esteem, agency, and self-efficacy in their lifelong learning journey. Similar influences have also been important in my personal learning journey and who I have become.

One of the reasons I started this exploration into the learning journeys of entrepreneurial women was to satiate my curiosity regarding their ability to stay the course of their journey in uncertain and tumultuous times. I wanted to know what was at the crux of their being that enabled them to succeed? What kind of impact did family, significant others, gender, and socio-cultural context have on

their ability to stay in business? What and how did these women learn? Why were they able to address their fears, desires, and dreams when their situations seemed overwhelmingly bleak? Through the openness and candour of the women in this study, I have learned about our differences and our similarities. What I have come to know about myself has been insightful and self-confirming. While the answers to my previous questions are starting to take shape and gain some clarity, I have recognized how profoundly gender matters. Gender, the socially constructed notions of what are the appropriate roles for women and men, is often so normalized and naturalized that it is taken for granted. Biographical investigation is a particularly useful approach to bring to light this 'hidden curriculum'.

I have learned that our learning journey as human beings is complex and never ending. Contentment and happiness are not locations, places on a map, goals or destinations. They are within our everyday experience as we choose a life path in congruence with our own needs and desires. Each person is different, a product of socio-cultural contexts, influenced by parents, families, friends, and others. Therefore, there is no prescription for how we should experience our journeys.

We are created and in a constant state of becoming through experiences unique to both our life history and our life experience in the moment. Our socio-cultural contexts, familial discourses, and gender all have an influence on one's dreams and desires. However, it is our sense of identity, agency, and self-esteem

that enable us to live as an active participant, meeting the challenges along our lifelong learning journey, as we attain and master our innermost dreams.

Let me respond to the answers to my questions by sharing with you, via poetry, a personal perspective on my own learning journey to date:

## Click, Click, Snap, Snap

Click, click, snap, snap

Smile, say cheese

Memories whirl like dervishes through my mind

Growing up through a kaleidoscope of cultures

Strange sounding, tongue twisting languages to learn

Constantly observing and adapting to new ways of being

As small strangers . . . living in a grown-up world

Little friends to make then to leave

It wasn't just see you again sometime

But likely, never see you again at all

One picture

Click, click, snap, snap

Smile, say cheese

A small little red headed freckle faced child

Tears of frustration blur the lines in her notebook

The echoes of her father's command, a burdensome blanket of fear

"Don't dare to come out until you've learned your times tables"

Tick-tock, tick-tock . . . 2x2, 6x 6, and finally 12 x12 . . .

The process seems to take forever

Finally achieved, a memory eternally embedded

The little girl has begun her journey to please

Two pictures



Click, click, snap, snap,  
Smile, say cheese  
Be good, be nice, be popular  
Get good grades, get to university  
Get a husband, get married, get a job  
Many jobs . . . dull and boring  
The echoes of her father's command, a burdensome blanket of fear  
"You're not paid to do something you like"  
Escape the expectations through travel and adventure  
Enticed through unpredictable journeys in seductive foreign lands  
Three pictures

Click, click, snap, snap  
Smile, say cheese  
The red headed woman creates masks –  
Sequins, silk and satin, glitzy and glamorous  
Designed to intrigue and entice  
Others crudely carved and roughly painted, hard and protective  
Designed to shelter and safeguard  
Always in play, switched, dropped and replaced with split second timing  
Yearning and Learning, Insecurities, Inhibition  
Confidence, Happiness, Ambition,  
Loneliness, Longing and Belonging  
Finally Pride in her accomplishments,  
Comfortable and Secure in all of her simplicity and complexity  
Four pictures

Click, click, snap, snap  
Finally understanding and forgiving of the father's command  
Her trek for transcendence an over exposed photograph  
The edges, curled and frayed with time  
Learning blurs with becoming and becoming with learning  
Thoughtful, accepting and perceptive of the you and the me  
Different paths for each, with luck a common destination for all  
This collection and small selection of pictures so vast  
Secures our present  
    between  
the faith in our future  
    and  
the memories of our past.

## **Conclusion**

“We are not what we know, but what we are willing to learn.”

Mary Catherine Bateson

Bateson’s words of wisdom epitomize the women in this study. As human beings it was their continuing and ever-present willingness, whether driven by a curiosity for life or a necessity of life, which has enabled them through reflection and learning to become who they are today. I am indebted to the women of this study and extend my sincere appreciation to them. Their openness to share their life stories and their willingness to embrace a lifelong journey of learning has personally enriched my own self-knowledge while contributing to the field of women’s entrepreneurial lifelong learning. For this I am truly grateful.

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## **Appendix A**

### **Interview Introduction and Possible Questions**

**Introduction:** Thank the interviewees for their participation. Review the process of data collection, opportunity for transcript and story review; attend to any necessary consent forms etc.

**Kick off:** Why don't we start, by you telling me a bit about your background, age, family, length of time in business, education, culture and work experience.

**Interview process:** The goal will be to let the interviewee talk about her experiences but to be attentive and listen carefully to ensure the following questions are covered.

**Interview questions** to make sure we cover the following areas:

1. Tell me about your business and your initial reasons for becoming self-employed?
2. What motivated you to start an entrepreneurial undertaking? Would you do it again? Why or why not?
3. Do you consider yourself to be successful at this venture?
4. If not, why not?
5. If yes, why do you think so? How would you describe some of the biggest "lessons" you've learned along the way?
6. What motivates you every day, to continue down this path?
7. What is your definition of success and how do you rank yourself in relation to it?
8. If you had a chance to do things differently, what and how would you change ?
9. Can you describe how or if your intuition played a role in your success?
10. Could you please describe a time when everything was moving along on "all cylinders"? How did this make you feel?
11. Has there ever been a time when you wanted to pack it all in? Can you tell me about it?
12. What did you learn from each of the above experiences?
13. How do you think being in business has shaped your self-confidence, self-esteem or identity? Or has it?

14. Some people feel employment provides a sense of security, other people feel self-employment is the only thing that can provide ultimate security? What do you think? Where does your sense of security come from?
15. What do you get from being self-employed that you would give up, if you worked for someone else?
16. How would you describe some of the feelings you've encountered along the way?
17. How did you deal with them?
18. Have your networks, relationships and connections shaped your success? If so, how?
19. Can you identify three or four qualities, skills or attributes that you believe are required for success?
20. How did you learn/acquire these skills or understandings?
21. What do you bring to self-employment as a woman, that you think might be different from a male-led business?
22. Knowing what you know today, how would you advise your daughter/ granddaughter/ or niece if they told you they wanted to become self-employed?
23. What was your experience of this interview?

Thank the participant and explain that they will have the opportunity to review and edit their transcripts. Set up another meeting if required and obtain availability of dates for participation in the focus group.



## Appendix B

### Recruitment Letter

Dear So and So,

My name is Valerie Peachey and I am completing a doctorate in Educational Leadership and Policy in the department of Educational Studies at the University of British Columbia. As you are a female entrepreneur with many years of experience, I am writing to request your consent to be interviewed for my study "Entrepreneurial women: Sharing their wisdom and enhancing our knowledge." The information from these interviews will be used as part of my doctoral research thesis.

The goal of this research is to explore the learning experiences of self-employed women in service-oriented businesses. I hope to discover how the personal growth and development of self-employed women, such as yourself, contributes to sustaining your business during difficult and challenging times. Specifically, I would like to ask you the following types of questions.

1. Tell me about your business and your initial reasons for becoming self-employed?
2. What motivated you to start an entrepreneurial undertaking? Would you do it again? Why or why not?
3. Do you consider yourself to be successful at this venture?
4. If not, why not?
5. If yes, why do you think so? How would you describe some of the biggest "lessons" you've learned along the way?
6. What motivates you every day to continue down this path?
7. What is your definition of success and how do you rank yourself in relation to it?
8. If you had a chance to do things differently, what and how would you change?
9. Can you describe how or if your intuition played a role in your success?
10. Could you please describe a time when everything was moving along on "all cylinders"? How did this make you feel?
11. Has there ever been a time when you wanted to pack it all in? Can you tell me about it?

12. What did you learn from each of the above experiences?
13. How do you think being in business has shaped your self-confidence, self-esteem or identity? Or has it?
14. Some people feel employment provides a sense of security, other people feel self-employment is the only thing that can provide ultimate security? What do you think? Where does your sense of security come from?
15. What do you get from being self-employed that you would give up, if you worked for someone else?
16. How would you describe some of the feelings you've encountered along the way?
17. How did you deal with them?
18. Have your networks, relationships and connections shaped your success? If so, how?
19. Can you identify three or four qualities, skills or attributes that you believe are required for success?
20. How did you learn/acquire these skills or understandings?
21. What do you bring to self-employment as a woman, that you think might be different from a male-led business?
22. Knowing what you know today, how would you advise your daughter/granddaughter/ or niece if they told you they wanted to become self-employed?
23. What was your experience of this interview?
24. Do you have any other comments or thoughts you would like to add?

As a result of this research I hope to enhance the experience of the increasing numbers of women who are choosing self-employment as a career. Secondly, through an increased understanding of entrepreneurial women's learning, I may be able to impact the curriculum of entrepreneurial training programs or design entrepreneurial training programs to truly meet the needs of this targeted group of potential entrepreneurs.

Initially I am planning an initial one to one half hour interview that will be tape recorded with your consent. There may be some instances where a second taped interview (again with your consent), might be required to clarify my understanding or further explore some topics. You will also have the option to participate in a focus group with similar women as part of this project. The purpose of the focus group is to explore shared experiences and discuss potential themes that have emerged from the research to date. All transcripts from the interviews and

focus group will be provided to you for your review and amendment. The total amount of time for the interviews could be two to two and half hours, and if you choose to participate in the focus group it will also be approximately two hours in length. There are no known risks to participating in this study.

You will not be identified in any of the research findings unless you give prior consent. Pseudonyms will be used for each participant. Access to the individual data and to the names of the participants is restricted to my research supervisor, myself as the student researcher, and the transcriptionist. However in the focus group, although we encourage all participants to refrain from disclosing the contents of the discussion outside of the focus group we cannot control what other participants do with the information discussed. You have the right to refuse to participate or to withdraw at any point during the interviews or focus group, with no consequences.

If you are interested in participating in the study would you please contact me at (604)528-5603 or (604)313-2715, or [vpeachey@jibc.bc.ca](mailto:vpeachey@jibc.bc.ca). Should you have any other questions my research supervisor, Dr. Shauna Butterwick, may be reached at (604) 822-3897.

Thank you for your time and I look forward to discussing your involvement with my study in the area of entrepreneurial women's learning.

Sincerely,

Valerie Peachey, UBC Graduate Student Researcher

## **Appendix C**

### **Participant's Consent Form**

#### **Entrepreneurial women:**

#### **Sharing their wisdom and enhancing our knowledge**

**Student Investigator:**

Valerie Peachey, Doctoral Candidate, EdD Program in Educational Leadership & Policy

Department of Educational Studies, University of British Columbia

Ph: 604-528-5603 or 604-313-2715 Fax: 504-528-5579 Email: vpeachey@jibc.bc.ca

**Research Supervisor:**

Dr. Shauna Butterwick, Associate Professor and Graduate Advisor

Department of Educational Studies, University of British Columbia

Ph: 604-822-3897 Fax: 604-822-4244 Email: shauna.butterwick@ubc.ca

**Purpose:**

The purpose of this research study is to explore the learning experiences of self-employed women in service-oriented businesses for my doctoral thesis, which will become a public document. I hope to discover how the personal growth and development of self-employed women, contributes to the sustainment of their business during difficult and challenging times. As a result of this research I hope to enhance the experience of the increasing numbers of women who are choosing self-employment as a career. Secondly, through an increased understanding of entrepreneurial women's learning, I may be able to impact the curriculum of entrepreneurial training programs or design entrepreneurial training programs to truly meet the needs of this targeted group of potential entrepreneurs. As a female entrepreneur with several years of experience, your wisdom and knowledge would make a valuable contribution to the study.

**Study Procedures:**

The research project involves an initial interview of no more than one to one and a half hours, that will be tape recorded. It may involve also involve a second interview to gain further clarity and understanding on some of the questions.

Sample questions include:

1. Tell me about your business and your initial reasons for becoming self-employed?
2. What motivated you to start an entrepreneurial undertaking? Would you do it again? Why or why not?
3. Do you consider yourself to be successful at this venture?
4. If not, why not?
5. If yes, why do you think so? How would you describe some of the biggest "lessons" you've learned along the way?
6. What motivates you every day to continue down this path?
7. What is your definition of success and how do you rank yourself in relation to it?
8. If you had a chance to do things differently, what and how would you change?
9. Can you describe how or if your intuition played a role in your success?
10. Could you please describe a time when everything was moving along on "all cylinders"? How did this make you feel?
11. Has there ever been a time when you wanted to pack it all in? Can you tell me about it?
12. What did you learn from each of the above experiences?
13. How do you think being in business has shaped your self-confidence, self-esteem or identity? Or has it?
14. Some people feel employment provides a sense of security, other people feel self-employment is the only thing that can provide ultimate security? What do you think? Where does your sense of security come from?
15. What do you get from being self-employed that you would give up, if you worked for someone else?
16. How would you describe some of the feelings you've encountered along the way?
17. How did you deal with them?
18. Have your networks, relationships and connections shaped your success? If so, how?
19. Can you identify three or four qualities, skills or attributes that you believe are required for success?

20. How did you learn/acquire these skills or understandings?
21. What do you bring to self-employment as a woman, that you think might be different from a male led business?
22. Knowing what you know today, how would you advise your daughter/granddaughter/ or niece if they told you they wanted to become self-employed?

In order to further explore possible common themes and experiences of experienced women entrepreneurs, you will have the option to participate in a follow-up focus group at a later date. You will receive copies of the interview and focus group transcripts for review and amendment. There are no known risks to participating in the study.

**Contact:**

If you have any questions or desire further information with respect to this study, you may contact Valerie Peachey at 604-528-5603 or 604-313-2715 or her Research Supervisor Shauna Butterwick at 604-822-3897.

If I have any concerns about my treatment or rights as a research subject I may contact the Research Subject Information Line at the UBC Office of Research Services, 604-822-8598.

**Confidentiality:**

All interview data will be kept confidential. However only limited confidentiality can be offered in the focus group. Even though all participants are encouraged to refrain from disclosing the contents of the discussion outside of the focus group, there is no control as to what other participants do with the information discussed.

Neither you, nor your company will be identified by name in any of the reports of the completed study unless you give consent on this form to being identified in these research findings. Pseudonyms will be used if you do not wish to be identified. All interview data will be kept at the students' investigators home, in her locked filing cabinet, including all data stored on tapes and discs. Computer files will be password protected.

**PLEASE CHOOSE OPTION A OR OPTION B**

**Option A**

Your participation in this study is entirely voluntary and you may refuse to participate or withdraw from the study at any time with no consequences.

Your signature below indicates you have received a copy of this consent form for your own records.

Your signature below indicates that you consent to participate in this study and do not wish your name or the name of your company to be identified in any reports of the completed study.

Name: (Please Print)\_\_\_\_\_

Signature:\_\_\_\_\_

Date: \_\_\_\_\_

**Option B**

Your participation in this study is entirely voluntary and you may refuse to participate or withdraw from the study at any time with no consequences.

Your signature below indicates you have received a copy of this consent form for your own records.

Your signature indicates that you consent to participate in this study and agree that your name and/or the name of your company can be identified in any reports of the completed study.

Name: (Please Print)\_\_\_\_\_

Signature:\_\_\_\_\_

Date: \_\_\_\_\_

Please fax this consent form back to: Valerie Peachey at 604-528-5579

Thank you!

## Appendix D

### Ethics Approval Certificate



The University of British Columbia  
Office of Research Services and Administration  
**Behavioural Research Ethics Board**

### *Certificate of Approval*

<small>PRINCIPAL INVESTIGATOR</small> Butterwick, S.	<small>DEPARTMENT</small> Educational Studies	<small>NUMBER</small> <b>B06-0122</b>
<small>INSTITUTIONS WHERE RESEARCH WILL BE CARRIED OUT</small> UBC Campus		
<small>CO-INVESTIGATORS</small> Peachey, Valerie Lynn, Educational Studies		
<small>SPONSORING AGENCIES</small>		
<small>TITLE</small> Entrepreneurial Women: Sharing Their Wisdom and Enhancing Our Knowledge		
<small>APPROVAL DATE</small> <b>FEB 21 2006</b>	<small>TERM (YEARS)</small> 1	<small>EXPIRATION DATE / COMMENTS ON THIS APPROVAL</small> Feb. 16, 2006, Contact letter / Jan. 30, 2006, Consent form / Questionnaires
<small>CERTIFICATION</small>  <p>The application for ethical review of the above-named project has been reviewed and the procedures were found to be acceptable on ethical grounds for research involving human subjects.</p> <div style="text-align: center; margin-top: 20px;"> <hr style="width: 100%;"/> <p><i>Approved on behalf of the Behavioural Research Ethics Board</i>  <i>by one of the following</i>              Dr. Peter Suedfeld, Chair,              Dr. Susan Rowley, Associate Chair              Dr. Jim Rupert, Associate Chair              Dr. Arminee Kazanjian, Associate Chair</p> </div> <p style="text-align: center; margin-top: 20px;">This Certificate of Approval is valid for the above term provided there is no change in the experimental procedures</p>		