

ENTREPRENEURIAL LEARNING: GENDER DIFFERENCES

ABSTRACT

Purpose - This study aims to explore the differences in the entrepreneurial experiences between male and female entrepreneurs. The study investigates what entrepreneurs learn, how they learn, who they learn from and what prompted such learning.

Design/methodology/approach - The data under analysis is drawn from a qualitative study which involves in-depth, semi-structured interviews conducted longitudinally as a case study in ten firms over a period of five years. The case study findings are analysed and discussed using a learning framework.

Findings - The findings suggest some differences in the learning experiences between male and female entrepreneurs. Whilst male entrepreneurs were more likely to challenge and depart from industry norms, thus utilising double-loop learning process, female entrepreneurs were more likely to engage in 'routinised' learning which enhances confidence, thus adopting the single-loop learning process.

Research limitations/implications - The main implication of the study for policy-makers is that unique training, networking and support programmes should be designed for women entrepreneurs. The study is limited to the extent that it can be generalised to a wider population of small businesses.

Originality/value - To date, there have only been speculations and little understanding about whether there are differences in the entrepreneurial learning experiences between men and women. Thus, policy-makers have little guidance as to whether or not unique training and support programmes should be designed for female entrepreneurs. The study is novel in so far as it was conducted longitudinally over a period of five years to sufficiently follow the learning behavioural pattern of entrepreneurs in different business sectors.

Key Words: entrepreneurial learning, learning experience, learning process, gender, qualitative methodology.

Paper type – Research paper

INTRODUCTION

The topic of gender differences in leadership style has been of great interest to researchers in recent years in the field of psychology, management and sociology as women have begun to assume more leadership positions (Moran, 1992). Although the cognitive profile of men and women is becoming less and less debated, accumulating scientific evidence makes a compelling case for an innate disparity between a man's and a woman's brain (Boureau, 2005). Pinker and Spelke (2005) points out that although men and women do not differ in general intelligence, men tend to have statistically better mental rotation and mathematical problem-solving abilities, whereas women are more dexterous and have a better visual memory and better mathematical calculation skills. They go on to argue that whilst men focus more on status and achievement, women focus on personal life; men are interested in systems whereas women are more interested in people; and men are more risk-taking than women. Pinker and Spelke (2005) conclude that it seems unlikely that these differences might be explained by purely cultural or social factors.

The last decade has witnessed the emerging importance of entrepreneurial practice on both UK and EU government policy agendas. Women entrepreneurs have made valuable contribution to national economies in terms of job creation, economic growth and development (Henry and Johnson, 2007). Consequently, the importance of female entrepreneurship has increased both among researchers and policy makers (Carter, 2000). However, according to DTI (2005) female entrepreneurs represent 6.7% of UK population and 14% of all businesses, making an annual contribution of £50-70 billion to the Gross Value Added to the UK economy each year. The culture surrounding entrepreneurship is one of masculine perspective, thus isolating females and to a degree reinforcing the view that females are not suited to running a business. This can be evidenced through popular entrepreneurial role models, which are by majority white males, with little reference to female. The dominant view is that females are a limited group in terms of entrepreneurial activity or even the potential to become entrepreneurial (Wilson et al., 2007).

The role of context and environment has been recognised in the field of entrepreneurship as being important for exploring these potential differences (Abrar et al., 2011). Entrepreneurship is the ideal context for exploring potential gender differences in the learning process for three reasons. First, self-employment is a trend that has attracted significant

scholarly interest in terms of shifting career development from organizational employment (Cohen and Mallon, 1999). Second, besides the obvious interest of this learning process for adults, the influences on the enterprise formation process deserve study as an important area of lifelong learning amidst the fast-changing nature of work and employment conditions (Fenwick, 2002). Third, businesses headed by women in the UK tend to be smaller and to grow at a slower pace than that of their male counterparts (Shaw *et al.*, 2009).

The recently growing strand of research which attempts to focus upon female entrepreneurs has demonstrated some useful patterns. For example, Abrar, Rauf and Gohar (2011) suggest that there is meager baseline knowledge of the entrepreneurial learning of women entrepreneurs and that qualitative research are needed in order to generate more grounded knowledge on the subject matter. Although entrepreneurial learning has recently emerged as a new practice in entrepreneurship, it is still one of the neglected areas of the small firm research (Cope, 2005). Consequently, Rae (2009) argues that our knowledge and understanding of the interaction of learning and the entrepreneurship process is still limited. This suggests that not enough attention has been paid so far to the learning processes in small firms and the impact of the processes on their performance (Michna, 2007).

Therefore, this study which is exploratory in nature aims to examine the differences in the learning experiences between men and women in the business environment. Specifically, the study investigates how critical events affect the learning behaviour of entrepreneurs; and whether the critical events are likely to be different between male and female entrepreneurs. The study also aims to investigate what entrepreneurs learn, how they learn, who they learn from and what prompted such learning. It presents the results from ten case study firms to demonstrate different types of learning experience between male and female small business owners. To date, there have only been speculations and little understanding about whether there are such differences in the entrepreneurial learning experiences. Thus, policy-makers have little guidance as to whether or not unique training and support programs should be designed for female entrepreneurs.

The study is novel in so far as it was conducted longitudinally over a period of five years to sufficiently follow the learning behavioural pattern of entrepreneurs in different business sectors. Also, it has been argued that a longitudinal study is conspicuously lacking in small business research (Deakins *et al.*, 2000). The paper is divided into six sections. Following the

theoretical framework and the research methodology, empirical evidence is presented from the case studies. The case study findings are analysed and discussed using a learning framework, set within the wide context of a profile of all ten cases that were included in the study. From the analysis, the last section concludes by summarising the main emerging themes and highlighting the limitations of the study and the implications for further research.

THEORETICAL FRAMEWORK

The role of critical incidents in entrepreneurial learning

Cope and Watts (2000) highlight the importance of critical learning events, since critical events can create double loop learning in entrepreneurs that generates a renewed understanding of organisational processes and strategies (Cope, 2003). While Pittaway and Rose (2006) conclude that current theories in this area fail to take into account the contexts within which people learn, Cope (2003) has provided evidence that critical events represent a key entrepreneurial learning mechanism, involving much more than the gradual accumulation of more routinised and habitual 'lower level learning'. It has also indicated that challenges and problems can be rich sources of learning.

Furthermore, it has been pointed out that learning from more discrete and unusual events can be transformational (Appelbaum and Goransson, 1997) in the sense that when individuals face such non-routine situations their learned responses and habitual ways of behaving prove ineffectual (Marsick and Watkins, 1990). Such unusual circumstances require heightened attention and experimentation, forcing individuals to question their taken-for-granted beliefs and assumptions and reframe their understanding of situation at hand (Argyris and Schon, 1978). From entrepreneurial learning perspective, Cope (2003) refers to such events as discontinuous learning events which can stimulate different levels of learning.

Self-confidence has been found to be the primary critical incident for becoming an entrepreneur among Turkish female entrepreneurs (Ufuk and Ozgen, 2001). In Coyle and Ellinger (2001), the results show that women identify growth in self-confidence and strong connections with personal and business relationships, informal and incidental learning as central to their growth and vitality. These informal strategies include informal networks, trial and error, mutual relationships with mentors, application of past knowledge into current situations and intuition. In her study of how self-confidence affects entrepreneurs, Kirkwood

(2009) found that women exhibit a lack of self-confidence in their own abilities as entrepreneurs compared to men. The study also indicates that for some women, entrepreneurial self-confidence grew over their time in business, while for others it appears to continue to act as a constraint - affecting their ability to access finance and curtailing their growth aspirations. Again, the gap in these studies is that whilst informal relationships are recognised, the role of formal relationships such as suppliers, customers, accountants, business advisors, bank managers and mentors are not explored.

The business environment (macro and micro) is a strong influence on the learning experience of female entrepreneurs (Ettl and Welter, 2010). Ettl and Welter (2010) suggest that the business environment has a particular influence on opportunity recognition. However, opportunity recognition is the ability to convert an idea into a business opportunity which requires the entrepreneur to have self-confidence to take the idea through to fulfillment (Deakins and Freel, 2012).

Ability to learn from stakeholders

Entrepreneurial learning is seminal for new ventures for two reasons. First, the ability of the owner-manager to learn from previous decisions, experience, mistakes and from others within their network is crucial to the ability of small firms to survive and/or gain competitive advantage (West and Noel, 2009; Harrison and Leith, 2005; Gibb, 1997). This learning entails not only reacting or adapting to the environment in order to cope with it and survive but it also entails "generative' learning which embodies the capacity to create and 'bring forward' experience, rather than wait for (and learn from) it" (Gibb, 1997, p.17). It also entails the owner-managers revising their beliefs in ways that, when they are acted upon, the organisation's performance is improved (Huber, 2004).

Second, in the absence of dominant power in the market place, owner-managers attempt to reduce the risk associated with uncertainty by building personal relationships of trust and confidence with key stakeholders such as customers, suppliers, funds providers and bank managers (Gibb, 1997). Therefore, Gibb (1997) posits that the owner-manager's ability to develop and grow is a function of their ability to learn from these stakeholders, to build trust and interdependency with them, to use them to scan the wider business environment and to define, meet and bring forward their future needs. Similarly, given the potential self-interest and learning capabilities of all individuals within the small business, learning within such

organisations will derive out of sources beyond that of the owner-manager him or herself i.e. from other members of the firm (Wyer and Mason, 1998).

In this context, the learning process may include bringing forward the learning of customers and others such as suppliers, accountants, agents, marketing channels, as well as acquaintances, friends and family as nodes in a complex network of economic relationships, dependencies and mutual obligations (Spender, 1996). The absence of key social relationships of the right type hinders the ability of entrepreneurs to learn (Pittaway and Rose, 2006). Therefore, entrepreneurial learning is a complex process of continual trial and error; of learning from peers; of learning by doing; of learning from feedback from customers; of learning by copying; of learning by problem solving and opportunity taking; and of learning from mistakes and failure (Cope, 2011; Cope and Watt, 2000; Gibb, 1997).

Entrepreneurial learning also depends upon the owner-manager's ability and willingness to learn and to change their existing 'mindset' from reflection and analysis of critical events that have taken place (Cope, 2003). Key stakeholders with whom the owner-manager interfaces may also trigger the adjustment to the mindset; whereby the owner-manager's perspective of a given situation is challenged by the stakeholder, offering the benefit of their experiences. Wyer, Mason and Theodorakopoulos (2000) argue that if the individual is able to reflect and adjust in the light of the new insight then the development and incorporation of new constructs takes place. Thus, the potential for adopting an entrepreneurial learning perspective to enhance the understanding of how small businesses survive and develop appears high.

However, the learning processes between female and male entrepreneurs may unfold differently as women's desire, personal preferences and judgments guide the value that they ascribe to different types of knowledge and that in turn influences their work choices and direct their learning (Hutton, 2000). Therefore, female entrepreneurs have been found to learn subjectively (Fenwick 2002). The subjectivity "results from one's positionality respective to the norms and knowledge of particular communities, one's complex and changing understandings of 'self', one's desires and intentions shaped from cultural imagery, and one's moving location within cultural discourses" (Fenwick, 2002:162). According to Fenwick (2002), entrepreneurial learning is a process of negotiation, working out the meaning of various interactions, strategizing one's position, and choosing particular images to take up or

resist. The only factor that seems to influence the learning of women is the women's inner belief in their personal power to choose what they learn, how they learn, the resources they use to learn and the importance of relationships, networking and their preference for connected way of doing (Abrar *et al.* 2011).

The conceptual framework

It has been suggested that entrepreneurial learning takes place in two ways, namely, 'closed-loop' learning and 'open-loop' learning (Ekanem, 2010; 2002). Closed-loop learning arises from a situation, which is similar to what one has dealt with in the past. On the other hand, open-loop learning takes place when the situation is distinctively different from what one has experienced before. The concept of closed and open loop learning is akin to Argyris and Schon's (1978) 'single loop' learning, which regards routine and immediate tasks, and 'double loop' learning, which regards changing habits and routines in every day practice and experience of other people.

Entrepreneurial learning can also take the form of tacit knowledge or formal knowledge. Polanyi (1967) distinguishes between tacit knowledge which is implicit and not codified and formal knowledge which is explicit and codified. Although Polanyi discusses tacit knowledge in the context of an individual, entrepreneurial learning leads to the mobilization of tacit knowledge held by individuals within an organization, which can provide a forum for knowledge creation and greater effectiveness (Lumpkin and Lichtenstein, 2005).

Finally, it can be argued that existing literature (Fenwick and Hutton, 2000; Fenwick, 2002; Ettl and Welter, 2010) only focuses on women entrepreneurs rather than a comparative study of both genders. Although focusing only on female entrepreneurs, some studies have recently begun to look more carefully at entrepreneurial learning. However, these studies are either largely quantitative (for example, Coyle and Ellinger, 2001) or based on literature review (e.g. Abrar *et al.*, 2011), while those that employ a qualitative approach are based only on interviews without the direct observation and the longitudinal dimensions (e.g. Fenwick, 2002). This means that their data primarily captures only what entrepreneurs say about their learning and not necessarily evidence of actual learning behaviour. Lastly, studies often gauge business success on traditional signifiers such as profit, size and growth rate, rooted in capitalist discourse of enterprise viability, whereas gaining satisfaction and confidence in

everyday work is equally important (Fenwick, 2002). This research is therefore designed to fill these gaps.

RESEARCH METHODOLOGY

The study employed a naturalistic, qualitative approach based on the assumption that individuals construct their own meanings from their experiences (van Manen, 1990). The method involves in-depth, semi-structured interviews, direct observations and archival data/records. In view of the fact that “longitudinal research inside the organization has been noticeable only by its absence in the small firm sector” (Deakins *et al.*, 2000, p.213), this research was conducted longitudinally during which owner-managers and other senior managers were interviewed three times and observed twice over a period of five years (in 2008, 2012 and 2013). Archival documents such as accounting books, ledgers and annual reports were also examined to see how learning has taken place over the years and how it has impacted on the business and case material built up on each company. Direct observation involved watching what was done and how it was done differently. A good relationship was maintained with each business manager since contact was going to continue over five years and for the data collected to be of high quality and also for confidential data to be shared without fear. This method, amongst other benefits, enabled the aims of the research to be more effectively achieved. It also enhanced the richness and depth of the data collected despite the small sample size.

The case study firms consisted of ten companies run by equal number of 5 men and 5 women. The business sectors included catering, retail, nursery school, business services, distribution and manufacturing. Participants were purposively selected from the 2007 London Annual Business Survey data because of their contrasting business sectors with considerable background differences including gender differences. The researcher had access to the data through a previous research commissioned by the LDA. The selection criteria specified that owner-managers had started their business by themselves, in the same year and had traded for two years at the time of the first interviews in 2008. Also, to qualify for selection, the businesses must be of the same size with 10 employees so as to ensure a level playing field. The choice of ten firms was influenced by Eisenhardt (1989, p.545) who argues that “...*while there is no ideal number of cases to include in the sample, a number between 4 and 10 usually works well...*” All participants in the case studies lasted for the duration of the study

without any dropout.

The first interviews in 2008 were exploratory in nature (Jarvis *et al.*, 1996) and by telephone. They took the form of a personal open-ended reflective interview where each participant was asked to narrate their life history in business from start-up to present. They established the initial boundaries for the research as well as providing details of the owner-managers' background and personal biographies such as age, education and training, and experience. They also focused on the problems of the business and the owner-managers' relationships with different stakeholders such as suppliers, customers, accountants, business advisors and bank managers. This helped to throw up the major issues of the research and was also useful in building rapport (Gill and Johnson, 1997).

In the first part, participants described their experiences at various phases of the starting and developing the business. At each phase, the participants were asked to explain specific challenges and their own reasons for the choices they made. Throughout their narratives, they also described the learning challenges they experienced and the approaches they adopted in order to meet those challenges (including their learning processes and strategies and also external and internal resources). Participants were also probed to discuss what they identified to be critical incidents which triggered the learning process, whether these critical incidents were positive or negative, embedded in the relationships, choices and experiences throughout their business life.

The second interviews in 2012 and the third in 2013 were face-to-face and in-depth. In this part of the interview, participants reflected on their stories regarding the main influences/motives for starting the business and their experiences in running their business. Also explored in the second interview were what business owners learned from their relationships with different stakeholders, how it was learned, why the learning was necessary. In the third interview owner-managers were probed to discuss in detail the emerging themes from the first and second interviews. These included what was done differently as a result of their learning and how the learning experience has led to a better chance of success. It was at this stage of the interview that the companies' books, ledgers and accounts were examined to see how their learning behaviour had led to the growth of the companies over the period of the study. Participants were also invited to discuss their meaning of success that they felt had influenced their choices and learning in business.

The interview questions were generated through literature review and brain storming. The first interviews lasted for about an hour, while the second lasted for one and half hours and third lasted for about two hours as matters were dealt with in detail. With the agreement of the owner-manager all the interviews were tape recorded, on the understanding that the material provided would be treated as confidential. In the third part of the interview, the interviewer took the opportunity to review meanings of what was heard (e.g. “Did I hear you emphasize that...”, “Would this be a fair interpretation ...?”, “Is my understanding correct that ...”, etc).

The data in this study were collected and analysed using an inductive process of recording, tabulation, coding, and constantly comparing emerging codes and categories with data until meaningful ideas emerged (Yin, 2009; Ekanem, 2007). Categories were allowed to emerge according to the topics emphasised by each participant related to their learning process and perception of its outcomes. The process of analysing the data began as soon as the researcher started collecting data. It was ongoing and inductive as the researcher was trying to make sense of the data collected (Shaw, 1999).

The data analysis utilised a set of techniques such as content analysis, pattern-matching, and explanation-building technique (Yin, 2009; Ekanem, 2007). Content analysis involved listening to and transcribing the tapes, reading the transcripts to list the features associated with the learning behaviour of each owner-manager and establishing categories which were then developed into systemic typology. These features included critical incidents which triggered the learning process (Cope, 2003), what was learned, how it was learned and from whom.

Pattern-matching technique involved examining whether there were any interesting patterns and how the data related to what was expected on the basis of common sense or previous theory (Yin, 2009). It also involved examining whether there were inconsistencies or contradictions between owner-managers’ beliefs or attitudes and what they do.

Explanation-building technique allowed series of linkages to be made and interpreted in the light of the explanations provided by each respondent. The aim was to build a general explanation based on cross-case analysis.

(Insert Table 1 here)

Case Study findings/discussion

The learning experiences of the owner-managers in this study and the process of learning were different in some aspects and similar in others between male and female entrepreneurs. The summary findings from the interviews are presented in table 1 to illustrate the different approaches.

(Insert Tables 2 and 3 here)

The effect of critical incidents:

It is important to note that learning in the case studies was necessitated by some critical events. For the owner-manager of Cases 1, 4 and 5, the critical event was severe cash flow problem. During the first interview in 2008 the owner-manager of Case 1, male and in general consultancy, highlighted severe cash flow problem because: 'Customers are taking longer to pay up; they take up to 90 or 120 days to pay up' (First Interview, 26 August 2008). It was therefore not surprising that during the second interview the owner-manager recalled and also separately confirmed by the finance manager that: 'The learning was necessary because we had severe cash flow problem' (Second Interview, 9 August 2012).

Interestingly, the critical events mentioned above by the male entrepreneurs in the case studies were somehow identical to their motives for setting up the business in the first place. In this study, the desire to make money was more dominant amongst the male entrepreneurs. For example, the owner-manager of Case 1 responded, 'I want to make money - lots of it and that is why I am prepared to learn the tricks', whilst the owner-manager of Case 3, male and providing business services, commented that his motive was 'to have financial freedom which is why I am looking to see how others have done it'. The owner-manager of Case 5, male and in the petrol chemical industry also stressed, 'I want to be financially sound and that means shining your eyes' (meaning learning). The owner-managers of Cases 2 and 4, both male and in the transport and wholesale industry provided similar quotes.

The lack of management skills was also cited as a critical incident Cases 2, 3 and 5. During the first interview, the owner-manager of Case 2 indicated that he had "a lot of problems with his staff which resulted in high staff turnover, but during the second interview

he emphasised that he has learned some human resources management principles. When pressed about what actually prompted the learning, he stated that ‘having to deal with different nationalities and cultural differences’ was the critical incident that had a significant negative impact on his business, which resulted in his inability to retain staff. He reflected, ‘I have learned now about different nationalities and cultural differences, and different approaches to doing business’ (Second Interview, 9 August 2012). During the third interview the owner-manager was observed to be very accommodating and working very closely with staff of different nationalities which is something he was not doing at the time of the first interview. During the time the researcher was in the premises, there was an atmosphere of trust and team work which the business owner admitted were lacking prior to his learning experience. He recalled the tension, confusion and internal conflict that had resulted from his lack of trust for his employees of different racial background and said:

‘I have learned to trust all my employees irrespective of their background and to recognize them as an asset. I now respect their views and opinions and don’t ignore them anymore’ (Third Interview, 13 December, 2013, Case 2, Male, Transport).

From the female entrepreneurs’ perspective, the lack of flexibility and confidence were prominent critical events amongst the female entrepreneurs (Cases 6, 7, 8, 9, 10). For example, the owner-manager of Case 7 emphasized: ‘Whilst financial freedom is desirable, for me the most important thing is having flexibility and confidence and satisfaction in my work.’ The sales manager of Case 6 also echoed flexibility and confidence as being significant in her business.

It was interesting to note that apart from being a strong motivation for starting up a business (Ufuk and Ozgen, 2001), the female entrepreneurs also considered the lack of confidence as being the immediate cause of learning. For example, a female owner of Case 6, a textile manufacturing company, mentioned the lack of confidence, along with all other female entrepreneurs in this study, as the critical event that prompted the learning process. The owner-manager was financing the business internally and relying on public sector grants only because of lack of confidence and bidding skills to go for external funding. Consequently, the company could not achieve the desired success. When asked what she was doing differently, the owner-manager of Case 7, who also cited lack of confidence as a

critical incident, indicated that her learning experience has led to a better chance of success by gaining sufficient confidence to develop her funding applications and to run the business. This was captured in the quote below:

'Success, for me, doesn't necessarily mean doing something differently, but having confidence in what I am doing... and confidence comes when I'm successfully doing things the way I want to do them' (Second Interview, 23 August 2012, Case 7, Female, Nursery).

Again, the above quote is representative of the responses received from the other female entrepreneurs in the study (Cases 8, 9 and 10). During this interview the owner-manager of Case 7 provided evidence in the form of documents/records of a successful bid for external funding and was observed during the third interview to prepare a bid by herself for another source of funding. The owner-manager of Case 10, a female entrepreneur in the catering industry, who also mentioned lack of confidence provided evidence of a business plan she prepared herself after some sessions with a business advisor. Thus, the findings suggest that entrepreneurial learning is triggered by critical events and that critical events are different for female and male entrepreneurs. The findings also suggest that entrepreneurial learning enhances self-confidence in women.

What was learned and who from?

On what was learned and from whom they learned, the owner-manager of Case 1 emphasised during the second interview that in the last four years he has learned human resources management from his business advisor, financial management and cash flow management from his accountant. He commented,

'What I have learned from my accountant was to change our cash flow strategy. Basically, we used to invoice customers at the end of the contract, but now we develop a system of invoicing them a quarter to start with, then 40% and the balance at the end. In some cases, we invoice 50% at the start of the contract and the remaining 50% at the end' (Second Interview, 9 August 2012, Case 1, Male, General Consultancy)

The above quote demonstrates a departure from the industry norm of 60 days credit

period, which was characteristic of the other male entrepreneurs in the study. It also demonstrated the willingness of male participants to step outside familiar territories, utilising double loop learning (Argyris and Schon, 1978; Ekanem, 2010). During the third interview nearly a year and half later the owner-manager was probed in order to find out the extent to which the advice of the accountant was adhered to and acted upon. He revealed that he had not only learned from the advice, but it had been of ‘tremendous help’ (Third Interview, 13 December 2013) because he has been able to overcome his cash flow problem. He demonstrated what he was doing differently by showing the researcher their cash flow budget ledger designed to deal with their liquidity management. The preparation of cash flow forecast was a practice which the owner-manager disclosed during the second interview as learned from their accountant and by the third interview the researcher observed that the credit controller was able to prepare the budget by herself.

With respect to management issues, the male owner-manager of the Business Services firm (Case 3) learned from his mentor. Apart from his accountants, he also learned some element of financial control from his bank manager ‘to run a flexible bank overdraft with credit card facilities’ (Second Interview, 9 August 2012). It was interesting that during the third interview a man whom the owner-manager introduced as his mentor came to see him and he was observed to discuss with satisfaction the benefit of a previous networking event introduced to him by the mentor and how he has been able to widen his clientele and learn some marketing strategies as a result. The owner-manager of Cases 2, 4 and 5 (all males) also learned from wide circle of stakeholders including accountants, customers and employees.

In 2008, the female owner-manager of a textile manufacturing firm (Case 6) indicated that she did not use any external assistance to develop their funding application or in any other area of management and entrepreneurship. She stressed during the first interview that she had sufficient knowledge of entrepreneurship generally. Therefore, she did not see what she could learn from anybody or why she should seek external assistance whether from enterprise agencies, accountants, bank managers or solicitors. When asked why she thought she could not learn from any of these sources, she responded: ‘We know what we are doing’.

However, in the second interview, the owner-manager acknowledged receiving advice and learning from different people such as friends and family. On what was learned, she commented:

'Learning to cope really; learning to keep your head above water. Learning from experience and from judgment; learning from making daily business decisions as you go along. Learning to buy cheaply and to look after expenses; knowing what you owe and what you are owed! Learning to do well what you enjoy doing'!!
(Second Interview, 23 August 2012, Case 6, Female, Textile).

The above quote, which was typical of the responses received from other female owner-managers in the study, suggests doing what is similar to what has been dealt with in the past. In other words, they were dealing with routine (Argyris and Schon, 1978; Ekanem, 2010). It also suggests survival attitude (Cases 8 and 10, both female and in wholesale and catering industries, respectively) as well as the notion of work as passionate and spiritual expression which is achieved through routine work (Case 9, female, publishing). The owner manager of Case 9 indicated that she learned a lot from her husband who is also a businessman and 'always points her in the right direction'. She has learned from her husband how to relate with customers and employees. Social relationships are seen as increasingly significant to entrepreneurial learning, with a call for more work on situated learning in this context (Cope, 2003). Therefore, the role of wives; husbands; partners; daughters or sisters cannot be neglected (Pittaway and Rose, 2006).

During the third interview the researcher probed on how the learning experience has helped them. The female owner-manager of Case 6 in the textile industry admitted that she had now a better chance of success which is demonstrated through obtaining more orders and being more organized. Beaming with delight and pointing to a certificate on the wall, she proudly commented: 'Since achieving ISO 9001 we have more tools to grow the business' (Third Interview, 16 December 2013). Appearing more confident by this time than previously, the owner-manager of Case 10 re-iterated:

'Yes, I have learned over the years. Trading in London's most conservative borough is a real challenge and at times a great learning curve. The learning curve is steep. I have learned from my customers and competitors' (Third interview, 16 December 2013, Case 10, Female, Catering)

When asked what specifically has been learned and how the learning experience will

lead to a better chance of success, the owner-manager of Case 7 emphasised:

'To me, it is not the profit, but the experience and the confidence...Success for me is to be confident and happy in what I'm doing. Confident to do what I love! It is the fulfillment of being able to deliver quality products and service. It is not the profit.' (Third Interview, 16 December 2013, Case 7, Female, Nursery).

Her confidence was demonstrated during the third interview when she took the researcher to her second nursery in Dalston (South East London) which had just opened for business. This is something she never thought she could do during the first interview. She has acquired sufficient confidence (Deakins and Freel, 2012) and knowledge (West and Noel, 2009) to exploit a new business opportunity.

The books of the case study firms were examined to see how their learning behaviour impacted on sales figures and increased the number of customers. There was evidence of some increase in both turnover and number of customers compared to the period prior to the study. It is possible that these increases were due to other factors, but the owner-managers themselves attributed it to their learning behaviour. It would have been interesting to also compare the growth of the companies by number of employees but due the economic downturn during the period of the study, some of the owner-managers decided through "strategic positioning" to reduce their workforce although their sales were increasing.

Thus, the findings suggest that firstly, entrepreneurial learning depends on the ability of the owner-manager to learn from various stakeholders, and secondly, female entrepreneurs are less likely to learn from accountants and solicitors and even business advisers since they are less likely to engage their services and therefore more likely to learn from a narrow group of people (e.g. families) than their male counterparts.

CONCLUSIONS

The evidence presented in this exploratory study provides insights which demonstrate that there are some differences in the learning experience of female and male entrepreneurs. However, an important part of the findings of this study is that on some issues the difference is not apparent

and given the small sample size definitive conclusions cannot be made. It is also argued that although the behaviour of small business owners is not explicitly rational, it is boundedly rational because their knowledge is acquired through experience and the learning process, and their actions and decisions are also based on what they have learned through experience rather than what they have acquired through formal education.

In the study, the owner-managers were clearly learning from their knowledge and the experience of the industry in which they operated. While male entrepreneurs were also learning from the knowledge and experience of other stakeholders such as accountants, bank managers, customers, business advisors and other professionals in dealing with different aspects of their business, including finance, management and marketing (Gibb, 1997; Spender, 1996), female entrepreneurs were mostly learning from narrower group of people, mainly from friend and families (Pittaway and Rose, 2006; Shaw, 1997).

The analysis in the research has shown that entrepreneurship is a learning process based on the willingness and ability of the owner-managers to learn from their close-knit network (Shaw, 1997). Therefore, entrepreneurs tend to learn based on the concept of double-loop and single-loop learning (Argyris and Schon, 1978). What is learned may not necessarily be based on formal rationality concept as advocated in the literature. Formal rationality refers to actions that can be understood because they can be interpreted in terms of some calculative model (Jarvis *et al.*, 1996).

In this under researched area, the study has also highlighted some differences (and some similarities) in the learning process of female and male entrepreneurs (Bryans and Mavin, 2003). The similarities centered on some of the sources of learning, whilst the differences were more about critical incidents, what was learned and how it was learned. For example, whilst male entrepreneurs cited cash flow problems and lack of management skills as their critical learning events, their women counterparts mentioned the lack of confidence and flexibility as their critical learning incidents. Similarly, whilst male entrepreneurs challenged and departed from industry norms, thus utilising double-loop learning process (Argyris and Schon, 1978; Ekanem, 2010, female entrepreneurs engaged in 'routinized' learning which enhances confidence, thus adopting the single-loop learning process (Argyris and Schon, 1978; Cope, 2005; Ekanem, 2010).

This study makes contribution to the growing body of literature on entrepreneurial learning by shedding lights on the differences in the learning experiences between male and female entrepreneurs. The methodology used in this study is unique in terms of the combination of the different threads such as in-depth, semi-structured interviews, archival data and direct observation as well as the longitudinal nature, which are lacking in any single method. The direct observation allowed the researcher to explore the differences between what the participants did and what they claimed to do (Ekanem, 2002; 2007). The combination of interviews, archival documents and direct observation enabled the researcher to get beyond a one-dimensional picture, whilst the longitudinal element provided greater insight into the entrepreneurial learning behaviour of the participant owner-managers by allowing different shades of meaning to be captured (Ekanem, 2002; 2007).

The implication of this study for policy-makers is that unique training and support programs should be designed to cater for entrepreneurial learning behaviour. The major reason for this is that our education system do not always provide enabling environment where learning can, at least to a certain extent, be personalised according to individual needs. Too often in formal education, learners are not given the opportunity to develop critical thinking and creative skills that are necessary in order to assess problems and design effective solutions. Therefore, instead of focusing on formalised training courses as they are already educationally sufficiently qualified (see Table 2), entrepreneurs should be placed on potential learning situations where training activities are geared toward practical problems, which are specific to participating businesses. There is also strong evidence that successful entrepreneurs make use of networking activities to obtain key information which facilitates learning (Deakins and Freel, 2012). Therefore, it is suggested that policy-makers should facilitate networking opportunities where owner-managers can interact with external advisers such as accountants, bank managers, solicitors, business advisors and other professional and learn from them. Support policies should also create awareness and understanding of the benefits of networks and remove barriers (perceived or real) to network inclusion since the absence of key social relationships of the right type hinders entrepreneurial learning (Thorpe *et al.*, 2006; Pittaway and Rose, 2006). Apart from training/networking opportunities, a more helpful approach might be to support women's own meaning of entrepreneurial success and to provide a vigorous critique on using the traditional, male signifiers of business success such as profit and size as the only benchmarks against which success is measured.

The study has several limitations which suggest the implications for further research. The major limitation of the study is the extent to which the study can be generalised to wider population of small firms since it was based on only ten case studies drawn from different sectors, which was not randomly selected. Therefore, a large-scale longitudinal study of businesses in the same sector would be necessary to test out the research results to a wider less heterogeneous population.

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