

Articles

CANADIAN WOMEN NEGOTIATING WORKING KNOWLEDGE IN ENTERPRISE: INTERPRETIVE AND CRITICAL READINGS OF A NATIONAL STUDY¹

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Abstract

Women in Canada are leaving their jobs in unprecedented numbers to become entrepreneurs. This phenomenon offers rich opportunity to study the process of their work learning. This article presents findings of a qualitative Canada-wide study² exploring these complex relationships between the process of learning, the nature of personal change, and the work of women entrepreneurs. Over 100 women from British Columbia to Nova Scotia were interviewed: all had left jobs with an organization to start her own business, often with little or no previous business experience or education. The findings of this study are presented in two parts. First, themes of the women's narratives are outlined showing aspects of their working knowledge, the process of its development, and influences on this process such as different women's values, purposes and learning practices. Second, a critical reading of selected findings is presented, using critical cultural and feminist lenses to examine contested terrains of women entrepreneurs' working knowledge and the ethic of its development. The conclusion bridges the more productive and more limiting themes emerging from this study and suggests future directions for theory and research.

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Résumé

Un nombre sans précédent de Canadiennes quittent leur emploi pour devenir entrepreneures. Ce phénomène offre une occasion unique d'étudier le processus de leur apprentissage professionnel. Cet article présente les résultats d'une étude qualitative pancanadienne qui explore les liens complexes unissant le processus de l'apprentissage, la nature du changement personnel et le travail des femmes entrepreneures. De la Colombie-Britannique à la Nouvelle-Écosse, plus de cent femmes ont été interviewées : toutes ces femmes avaient quitté leur emploi en entreprise pour lancer leur propre compagnie, bien qu'elles aient été bien souvent à peine pourvues sinon dépourvues d'expérience ou de formation préalable dans le domaine des affaires. Les résultats de l'étude sont présentés en deux parties. Dans la première partie, les thèmes relevés dans le propos de ces femmes sont mis en évidence afin de montrer certains aspects de leur connaissance pratique, le processus de développement de cette connaissance et les influences exercées sur ce développement par les valeurs des participantes, leurs objectifs personnels et leurs pratiques d'apprentissage. Dans la seconde partie, on présente une interprétation critique de certains résultats de l'étude, par le biais d'une critique culturelle et féministe, dans le but d'examiner certains aspects controversés de la connaissance pratique des femmes entrepreneures et les questions d'ordre éthique liées au développement de cette connaissance. La conclusion fait le lien entre les thèmes plus productifs et les thèmes plus contraignants qui se dégagent de cette étude, tout en proposant de nouvelles avenues pour l'étude théorique et la recherche.

Introduction

Learning in work³ is fast becoming a primary focus for scholars and practitioners in adult education. Boud and Garrick (1998), in introducing

³ Protracted debate continues over whether cognition and changes experienced by human beings through work should be referred to as "learning" (carrying psychological and individualistic connotations), as "knowledge" (invoking social analysis of knowledge production, as well as debates about knowledge premises and theory) or as "knowing" (implying a focus on fluid processes). The term "work" itself is rich with conflicting meanings, contexts, and politics. This article will follow the example of the recent Symes and McIntyre (2000) book, and use the term *working knowledge* or *work knowing* to imply human cognition, learning and

their book on the topic, call it “one of the most exciting areas of development in the dual fields of management and education” (p. 1). Sociologists, organization theorists, economists and cultural researchers join educators in a rising interdisciplinary tide being swept along by massive changes in the nature of work and its meaning for twenty-first century workers.

The resulting explosion of understandings of working knowledge and new practices of work-based learning are presenting significant challenges to traditional models of learning and the role of the educator. Some themes appearing in contemporary scholarship in working knowledge are the interrelation of communities of practice and identities (Billett, 1998), a focus on knowledge embedded in action (Gold & Watson, 1999), the dynamics of difference and continual cultural change (Solomon, 1998), equity and power relations (Butler, 2000), the shaping of workers’ subjectivities (Edwards, 1998), and fluid knowledge processes in work and organizations (Beckett & Hager, 2000). Work knowledge is coming to be understood as a complex phenomenon entwining identity, desire, workplace action, discourses and texts, social relations, multiple knowledges and cognitive processes. Meanwhile the contexts in which work knowing is embedded are shifting rapidly, buffeted by the triple forces of globalization, the information technology revolution, and obsession with accountability (Barnett, 1998). The dominant motif of flexibility⁴ is argued to produce an “ethic of enterprise” in the workplace which shapes working knowledge and dominant conceptions of it.

It is within this literature that the present article is situated. Given the recent interest in “the enterprising self,” entrepreneurs⁵ appear to be an obvious group to study. Entrepreneurs who have left jobs to start a business experience an intense period of learning; for most, this is readily identifiable

change—whether individual or social, mental or embodied—occurring primarily in activities and contexts of work.

⁴ Writers such as du Gay (1996), Rose (1998) and Edwards (1998) have argued that flexible workers (responsive, adaptive, transferable), flexible structures (insecure, fluid, adaptive to consumer demand and changing markets), flexible pay (increasingly contractual) and consequently flexible learning are assumed to ensure organizational competitiveness. An “ethic of enterprise” has developed whereby workers acquiesce in their self-regulation to be active, reflexive, calculating architects of a self which is continuously self-improving to adapt to the changing demands of the workplace.

⁵ For the purposes of this article, the term “entrepreneur” refers to an individual who has personally initiated, maintained ownership of and assumed management responsibility for a small business, for a period of at least four years. “Small business” and “enterprise” both designate here a business venture employing 1- 50 employees.

and representable, thus enabling access to their processes of developing working knowledge. It has been argued that for entrepreneurs, these processes involve significant personal change, are continuous, highly experimental and risk-oriented, embedded in various social networks of practical judgment and utilize wide-ranging resources (Albert, 1992; Wells, 1998). In addition, unlike working knowledge in pre-existing organizational contexts, entrepreneurs' knowledge develops along with and alongside the emergence of the new business organization and its procedures, routine activities, social relations and cultural norms. All of this implies that entrepreneurs' working knowledge offers rich and unique dimensions for study, and is at least partially accessible through conventional methods of qualitative research (interviewing).

Framework for the Study

The present study of women's learning and development through entrepreneurship is informed by research and theory in three main areas: characteristics of women business-owners, theories of working knowledge, and critical considerations of workplace learning.

Characteristics of Women Business Owners

In the 1990s across North America, the UK, Australia, Europe and developing countries, women increasingly have been entering ventures in self-employment (OECD, 2000). In the USA, by 1992 women already owned 27 percent of small businesses (NFWBO, 1992). In Canada, this figure in 1996 was 40 percent (Industry Canada, 1999). Statistics collected in 1997-98 found that women were starting businesses in North America at two to five times the rate of men (NFWBO, 1999a; Industry Canada, 1999). Five times as many women are entering home-based business as men (Soldressen, Fiorito & He, 1998). There is also evidence of a trend of women in senior management leaving or wanting to leave their corporate positions to try business ownership (Catalyst, 1998; Sharp & Sharp, 1999). Various estimates in the late 1990s claimed that by 2000, almost 50 percent of all new businesses in North America would have been started by women (Business Development Bank, 1999; Industry Canada, 1999; NFWBO, 1999a)⁶.

A growing body of literature is emerging to study this phenomenon of women's entrepreneurship along a wide variety of dimensions, drawing from perspectives ranging from market models of business economic development to women's psychological development. Themes receiving most attention

⁶ Statistics are not yet available to confirm these predictions.

include women business owners' psychological characteristics, women's motives for starting and leading a business, women's leadership styles and approaches as entrepreneurs, and barriers and conflicts experienced by women entrepreneurs (Moore & Buttner, 1997). The National Foundation of Women Business Owners (1999b) found that fully half of women surveyed had started a business primarily looking for more flexibility, but also describing a desire to "follow an entrepreneurial dream," a need for greater challenge in their work, and "glass ceiling" issues such as gendered limitations in opportunity and creative freedom.

But as Moore and Buttner (1997) assert, this research still tends to measure women according to traditional models of business ownership created by the men who dominated business-ownership in North America until the past fifteen years. Barriers and conflicts experienced by women business owners are sometimes studied from a feminist perspective which critiques the structural and ideological discrimination built in to the existing economy and tacitly-agreed western models of business growth. Reports include isolation and gender-based discrimination of various kinds (Canadian Advisory Council, 1991), exclusion from male networks (Shragg, Yacuk & Glass, 1992), and limited access to capital (Buttner, 1993). Work-family conflict experienced by women business owners has been a focus of recent studies.

Recent studies of Canadian women in business ownership (i.e. Business Development Bank of Canada, 1999; Industry Canada, 1999) suggest that these owners exercise a large degree of control over the vision and purpose and therefore the knowledge of the enterprise. They can cultivate their own working relationships with greater freedom, seeking as much challenge and assuming as much risk as they choose. For some women, this freedom comes at a high cost of fears and insecurities, unpredictable workload and isolation (Canadian Advisory Council, 1991). Qualitative studies of Canadian women entrepreneurs published in the past five years have indicated contested issues related to values, identity and leadership knowledge (i.e. Gay, 1997; Robertson, 1997; Thrasher & Smid, 1998). For example, women do not always accept the dominant formula that success equals money and power. While women entrepreneurs supposedly tend to lack experience and formal education in business planning and management, they often deliberately craft working environments and cultures that support their personal values and preferences (Brush, 1992). Many continue to fight barriers related to traditional constructs of gender, economic power and expectations. Many women business owners claim to experience profound changes in self and knowledge through the whole experience (Albert, 1992).

Theories of Working Knowledge: Self, Community, and Multiplicity

North American studies are showing that particularly for women, issues of establishing and then reinventing self in work are central in their learning (Fenwick, 1998; Merriam & Yang, 1996). Scholarship about working knowledge has focused on the identities being worked out through people's joint experiences in work activity and communities (Forrester, 1999; Usher and Solomon, 1999), examining the limitations and possibilities afforded to human identity and therefore to knowledge by workplace conditions, activities and relationships. What identity categories are considered "normal" and "deviant" or "other than normal" in a workplace? How do such categories affect people's working knowledge and its process of development? Usher, Bryant and Johnson (1997) explain the postmodern view of a self "sliding" as meaning changes from one particular situation or work community to another (p. 103). This opens identity choices and playful experimentation for those who feel oppressed by limited, conventional options defining self in the workplace according to hierarchies, competencies, and job descriptions. For women, self is often defined within relational networks that are by definition, fluid, interactive, and creative (Caffarella, 1992; MacKeracher, 1994). For women entrepreneurs, Brush (1992) calls for new models of working knowledge which recognize how many women view business as a relational network in which their changing self unfolds.

A wide array of authors are also now conceptualizing work knowing as a fluid process of "changing participation in the culturally designed settings of everyday life" (Lave, 1993, pp. 5-6), a socio-cultural perspective that understands working knowledge to emerge and be situated in particular communities of practice (Gold & Watson, 1999; Sawchuk, 1999). Questions that emerge from such socio-cultural conceptualizations concern desirable and undesirable practices embedding working knowledge, as well as invention (How is knowledge developed that is required for non-routine problems?). Questions remain about the judgment of knowledge claims (What is "really useful knowledge," and who determines this?). Furthermore, individuals hold different meanings of what knowledge counts and what constitutes a learning practice. As well, multiple working knowledges appear to exist which Jarvinen (1999) classifies as embrained, embodied, encultured, embedded and encoded. MacKeracher and McFarland (1993/94) documented seven different knowledges they claim women develop in work, showing interrelations between skill, identity, relationship, and the community. Clearly, working knowledge has multiple forms and meanings in different contexts.

Critical Issues Related to Working Knowledge

Amidst the burgeoning interest in understanding working knowledge, critical issues about its purposes and regulation have emerged. Scholarly critique has shown how the discourse of workplace learning has narrowed to surviving in a competitive marketplace economy. Many have argued (Bouchard, 1997; Collins, 1992; Hart, 1992; Shied, 1995; West, 1998) that general notions of “lifelong learning” have become increasingly colonized by discourses of “human capital,” “competence” and “total quality,” producing a strange ideological brew merging human development, profit, and productivity. This ideology is naturalizing and mobilizing consent for core assumptions that view human capacity as resources, knowledge as commodity, and identity as economic producer and consumer. Livingstone’s surveys (1999) of informal learning have shown that substantial spheres of working knowledge are not understood; individuals’ most valuable working knowledge is neither acknowledged nor used, while rhetoric urging training increases. Yet the discourses of “continuous learning” to develop “intellectual capital” (Stewart, 1997) persist without much challenge in dominant understandings of workplace learning. Critical circles are focusing attention on individuals’ struggles against the management and exploitation of their subjectivity in work learning processes (Clark & Southee, 1999; Forrester, 1999; Usher & Solomon, 1999).

Meanwhile feminist critique claims that gendered work⁷ and gender-related learning challenges persist in contemporary organization of work. Studies report women feeling pressured to learn how to negotiate “male” workplace cultures infusing organizations with masculinist values, communication patterns, and work styles (Catalyst, 1998). Despite a general sense of progress in achieving gender equity in the workplace, Probert (1998) argues that women are still systematically underemployed. Their knowledge developed through childcare, domestic responsibilities and “relationship work” is undervalued; their lack of access to powerful social networks combine with gendered perceptions to reduce their ability to access learning opportunities; and they are concentrated in feminized work (banking, retail, clerical) with lower incomes and limited career paths (Probert, 1998). For women, work-lives and work-learning are also woven into family and other relations with particular fluidity and complex tensions (Lynn & Todoroff, 1995). Gendered division of family responsibilities affects not only women’s

⁷ “Gendered work” refers to the way social and behavioural attributes attaching to one or other sex are embedded in the construction of particular kinds of work and workers.

labour force participation but also their ability to take advantage of training and project/promotion opportunities to develop work knowledge. In fact, Ferguson and Durup (1997) report that many women start their own business to escape gendered conditions contributing to their underemployment, work-related stress, and difficulties managing work-family balance.

But gendered issues affect women business owners, too. According to Industry Canada (1999), Canadian women entrepreneurs continue to take home one-third less pay than men entrepreneurs. They continue to congregate in industries of service (health-, social-, and business-related), hospitality, education and retail that are labour-intensive with low compensation and isolation. Much more than men, women entrepreneurs struggle with job-family role strain, work-family interference, and work-nonwork role conflict (Parasuraman, Purohit, & Godshalk, 1996). Mirchandani (2000) also shows that the so-called liberation of home-based self-employment often imposes greater stress and gendered division of household labour on women. All of these factors restrict the time and energy women entrepreneurs have available to develop a working knowledge that can move past solving their immediate practical problems and help them change limiting economic and cultural structures.

Within the phenomenon of increasing women entrepreneurs and the burgeoning literature examining how they learn to meet the challenges of developing a business, this study focuses on these women's working knowledge. Following the literature summarized here, this knowledge is considered to be largely experiential, what some call "informal," to be situated in women's everyday working activity and interactions, and to be interwoven with women's identity, relationships and values. Working knowledge also embeds problematic issues of its purpose, assumptions and regulation, and is marked by gender-related challenges. While working knowledge must be recognized to have multiple forms and meanings, its examination must be linked both to the work purposes and the quality of life of the individual.

Procedures of the Study

Study Purpose and Interview Methods

A naturalistic, qualitative approach to data collection and analysis was used in this study, premised on the assumption that individuals construct their own meanings from their lived experiences (van Manen, 1990). Our broad purpose, within the context of Canadian women starting their own businesses, was to contribute to understanding how informal working

knowledge develops, and how it is connected to both individuals' personal development and their purposes in their work. Specifically, this study asked, What are the processes and outcomes of working knowledge development, as described by women leaving a workplace to establish their own business? Five secondary questions guided this inquiry: What is the nature of these women's working knowledge? What is the process of its development? How do women's different purposes, values and meanings of success influence their knowledge development? What transitions in self do they perceive they have experienced through their knowledge development? A fifth question was intended to help explore links between individual women's work-learning processes and their satisfaction in their entrepreneurial work: How do processes of women's knowledge development contribute to or detract from their overall quality of work life, according to their own definitions and perceptions of quality? This final question led to a critical approach in data analysis, described later in this article.

Our data collection involved a total of one hundred and nine participating women entrepreneurs across Canada. In a personal open-ended reflective interview lasting between one and two hours, we asked each participant to narrate her work-life history through the transition from her job to her business, up to the present. The interviews typically unfolded in two parts. In the first part, the telling of the "life story," we asked women to describe their experiences at various phases of starting and building the business. At each phase, women were invited to explain their challenges and the reasons for the particular choices they made. Throughout their stories, women were also asked to describe the learning challenges they experienced and their approaches to meeting these challenges (including their learning processes and strategies, external and internal resources). In particular, we probed women to share their 'critical incidents' (Brookfield, 1995) of learning, both positive and negative, embedded in the relationships, choices and experiences threaded through their histories in starting and building a business.

In the second part of the interviews, we encouraged women to reflect on the stories they had narrated regarding their experience developing their business. Each was asked to describe personal changes she perceived in herself since deciding to start a business, and overall processes of her learning that she could identify in her own story. Finally, each woman was also invited to share her values, particularly the meanings of success that she felt had influenced her choices and learning at various points of her story. In this second part of the interview, we as interviewers often took the opportunity to review the meanings we as listeners were constructing from

what we were hearing: "I thought I heard you emphasize that . . .," "When you told the story about ____, I found myself wondering . . .," "Would a fair interpretation of that be . . .?"

Of the 109 interviews, most were conducted face-to-face⁸ by one interviewer of a team including two faculty and four graduate students⁹. All interviews were tape-recorded and transcribed.

Issues in Identifying Participants

Because women entrepreneurs are autonomous, not a community that can be easily identified through geographic, discipline-specific, industrial or professional boundaries, recruiting participants was challenging. The challenge was heightened by our own general lack of contacts in business, being educators, and women entrepreneurs' extraordinary work demands which make interview scheduling difficult. Our criteria specified that a participant had left a job with an organization, started her own business by herself or with partners, and was still running her business after four years of operation¹⁰. We hoped to select participants to represent a range of types and sizes of business, provincial locations, and community contexts (rural/urban).

Potential participants were identified through a combination of snowball referrals, entrepreneur agency members' lists, entrepreneurs' awards lists, and advertising through business and women's organizations. One problem was that this method attracted only those who join entrepreneurs' organizations (thus feeling some affinity with the values and members of such organizations) and take the time to read their publications. Another was that some of our participant lists reflected values constituting dominant notions of "the successful" entrepreneur (growing, innovating, high-tech, expanding profits). Finally, our chain of referrals tended to reflect our own networks and geographic position.

⁸ In fifteen cases, interviews were conducted by telephone to reach participants located in rural areas. Although we were reluctant to try telephone interviews, believing that the lack of physical presence might contribute to some *impersonality*, we were impressed with the intimacy and details that unfolded in these telephone conversations. In fact, we had difficulty distinguishing between the reflective depth of telephone interviews and face-to-face interviews. All telephone interviews were also tape-recorded and transcribed.

⁹ Graduate students who were selected to conduct interviews were trained in interviewing methods and grounded in the study's purposes and interpretive philosophy.

¹⁰ Small business literature generally acknowledges that after four years of operation a business has survived the "teething" of start-up and is a viable establishment (Lavoie, 1992).

When we became aware that our initial participants tended to be white, "middle class," "mid-life" (35-50) women in central and western Canada, we began actively recruiting potential participants speaking from different experiences than those represented by these dominant categories.¹¹ We were only mildly successful in broadening the demographics of our participant group¹². Perhaps only certain women are willing or able to take time to "confess" their life histories to white academic (non business-educated) researchers following conventional approaches of interpretive qualitative research. One wonders about the profound biases that may be inherent in such research, and about the dangers of tokenism that lurk when researchers strive to compensate. Furthermore, a representation of findings according to individual women's race-ethnicity ignores how each woman is multiply positioned, and assumes that her many identity and cultural affiliations can be narrowed to one (visible) category. To do any justice to cultural interpretation of the findings would require a detailed contextual, cultural, regional and class analysis of each woman's experiences that extends beyond the scope of the present discussion.

Of the one hundred nine women entrepreneurs interviewed, the majority were located in Alberta (47 women) and British Columbia (38 women). Fourteen lived and worked in Ontario, four in Saskatchewan, one in Quebec, and five in Atlantic Canada. A large majority (62%) had started businesses in the service sector (8% in health care, 14.5% in education, 8.1% in organizational consulting, and 28% in business services such as accounting). Sixteen percent were in retail, 8% in manufacturing, 4% in high tech, 4% in food and entertainment, 3% in construction, and 2% in transportation industrial sectors. In terms of their highest level of formal education, 54% of these women had obtained post-secondary degrees (31% with bachelor's, 17% with master's, and 6% with doctoral degrees), 37% had earned a post-secondary certificate/diploma, 6% had completed high school, and 3% had not completed high school. Only 12% had any formal business training such as a course, workshop, or degree in business. Of the 109, 43 employed 2-5 staff, ten employed 6-10, fifteen employed 11-20, six employed 21-50, and five employed more than 50. Seven worked alone but hired additional contractors for each project as needed, and 23 were the sole employee. Fifty-

¹¹ We worked through immigrant networks, Asian business associations, agencies serving aboriginal women, and sought contacts to help us access more women in Atlantic Canada, more women in the 20-35 age category, and more women running non-traditional businesses (such as heavy industry).

seven of the participants were married with children, 29 were single mothers with children, 9 were married with no children and 14 were single with no children.

Experimenting with Analytic Perspectives

Data analysis began with an interpretive approach, conducted in two stages, then incorporated a critical feminist approach. Each transcript was first analysed manually using qualitative coding methods described by Ely (1991) to identify categories and themes for individuals. At this first stage categories were not correlated to the interview questions, but were allowed to emerge according to the topics emphasized by each woman related to her learning process and her perception of its outcomes¹³. Because our study had been designed to provide not only intensive data analysis (single stories of contextualized lived experience richly interpreted) but also extensive data analysis to yield patterns, we then moved to a second stage of comparative data analysis. The categories derived from each individual transcript were compared across the 109 transcripts towards identifying shared themes and areas of difference among knowledge development processes and outcomes. Working from these topics, a master matrix of categories and subcategories was constructed and refined using the five study questions as general organizers: the nature of working knowledge, its process of development, influence of purposes and values, transitions in self, and effects on work life. The transcripts were each coded using this matrix of categories, assisted by qualitative software (NVivo) to enable more efficient processing of hundreds of pages of transcript data.

The weakness of this approach is the danger of eliding and blurring important subtle distinctions between women's experiences and thus contributing to an unfortunate tradition that has served to homogenize women's approaches to learning and leadership. However, our comparative thematic analysis helped illuminate significant issues that clearly were shared among many of these women. Certain common themes challenged popular images of entrepreneurship and particularly of women in business. *Others*

¹² The participants included three Black women, five Asians, six Middle Eastern and East Indian, two Aboriginal, nine White immigrant and eighty-four White Canadian-born women.

¹³ At this stage, individual life histories were prepared to situate each woman's narrative as a chronology within the contextual details of her family, community, and business sector, and the personal details of her values and purposes. However, because this article focuses on the results of the second-stage comparative analysis

appeared to contest particular understandings of working knowledge, and suggested approaches to understanding knowledge production as entwined with relationships, environment, and identity.

Following our interpretive analysis, we turned to a critical analysis of the data. This choice was occasioned by a second weakness of our comparative analysis that had surfaced: its limitation to women's interpretations of their own experiences. These private interpretations seemed most appropriate to understand women's learning processes. However, when we broached our fifth question, How do processes of women's knowledge development contribute to or detract from their overall quality of work life?, it became evident that the interpretive frame was inadequate. Women's perspectives of the relations between their learning and their work lives often appeared to overlook certain contradictions and problematic traces discernible in their narratives. These included power relations embedded in their negotiations and access to learning resources, gendered struggles, and beliefs that appeared to function as barriers to the quality of life they aspired to in their learning/working activities. Therefore, we turned to a critical frame of post-structural feminism for assistance with analysis. Tisdell (1998) describes this approach as analysis of the ways women's subjectivity is produced through cultural discourses. Thus, the characteristics of human subjectivity (including their sense of identity, actions, vision, risk-taking, creativity, etc.) emerge through engagement within the practices, discourses, moralities and institutions that lend significance to the events in their worlds. This feminist poststructural frame encourages discursive analysis of how subjectivities are regulated through positionality, knowledge construction, voice, and authority, and makes gender prominent in the analysis. As Tisdell (1998) explains, "the connections between one's individual (constantly shifting) identity and social structures" are the focus in poststructural feminism (p. 146). In this study, the method adopted was to re-examine each transcript to explore ways the women's activities and choices of learning were regulated by conditions and discourses surrounding them, especially those related to work-learning and entrepreneurship. This phase of analysis was influenced by literature addressing gendered work, presented earlier in this article.

Overall the findings are vast, and their representation must be delimited for particular purposes. Here the purpose is to show general patterns and situate these within literature addressing both working knowledge and women's work as entrepreneurs. The dual readings presented in the following sections are intended to mitigate the limitations of a solely

of the data, the methodological details and in-depth presentation of individual stories resulting from the first-stage analysis are not included here.

interpretive approach, and to interrupt one another in a continuous play of meaning. The problems of foreclosing meaning in any inquiry, and the politics of fashioning apparently coherent thematic categories from lived experience, is well-documented (i.e. see Lather, 1991). As well, as researcher/interpreters we continually struggle to dislodge our own centres, those idiosyncratic ways of seeing which are invested with our particular social and political interests. In our ongoing formulation of ideas we continually rediscover how our readings reveal our own investments of privilege and struggle, our resistances to particular meanings, and our inscription within particular discourses that define and constrain our perceptions.

Findings of the Study: Working Knowledge of New Women Entrepreneurs

The Nature of Working Knowledge

The knowledge produced in their practice as described by entrepreneurial women points to the kinds of knowing these women value, its nature and location. Two different but integrated knowledges seemed to be discerned most clearly or valued most highly by many of these women: knowledge about running a business and personal knowledge. Practical business knowledge appeared to evolve in a complex relation with personal choices about what kind of business to create. These seemed connected to personal work needs and measures of success. Women had to define their business into being, convince themselves and others that it was real, and learn everything to make it work—all at once. A small business owner must become "a jack of all trades," simultaneously figuring out business goals, financing, a unique product or service, customer relations, marketing, accounting, staff management, and operational processes. Women wanted immediate information that was need- and context-specific. Knowledge seemed fluid and located in activity: women used information tentatively to help make a decision or implement a process, discerned patterns and developed names for what emerged, then moved on.

For about half the women, knowledge related to finance was a struggle, being furthest from their personal experience and interest. Other women discovered that marketing knowledge, key to business viability, represented a personal unanticipated challenge: "I was extremely naive. Like I didn't have a clue. I sat there literally and waited for the bloody phone to ring . . . The learning curve was vertical." Another area of valued knowledge was focusing one's business purpose. For some, this was interwoven with identity issues

and search for meaningful work. However, even in cases where women viewed their business as entirely separate from themselves, most described a very long process of coming to understand exactly what they wanted to do, who they wanted to work with, and how they wanted to run their enterprise. This often unfolded in experimentation, through which many women claimed to discover their business goals: “rearview mirror planning,” as one put it. For some women this focusing process was also a personal discovery: “the way I plan is different than the traditional business plan method, and that’s okay.”

More than two-thirds of the women hired staff and stressed the importance of relational knowledge involved in managing people and maintaining the crucial networks upon which their business survived. Through intuition, experimentation and advice from other sources, women seemed to gradually find themselves enacting what they considered the most important knowledge: “reading” and choosing “good” staff (for some this meant reliable, energetic, independent people); creating supportive relationships; creating an environment that people liked to work in; understanding and mediating differences; trusting people—involving them creatively, and allowing them to make mistakes. Relational knowledge also was critical in developing alliances with suppliers, maintaining open communication and mutual support with competitors, and especially learning to understand clients and cultivate trusting relations with them.

The nature of this working knowledge appears to be fluid and embedded in social activity. Knowing is a local achievement, always in action, among people, in time—as Smith (1999) explains, “dialogic sequences of action in which the coordinating of divergent consciousness is mediated by a world they can find in common” (p. 127). This theme is developed further below.

The Process of Developing Working Knowledge

Women described sequences of experiences and interactions with resources, both inner and outer, that produced their most valued knowledge. In the stories of transition from an organizational job to self-employment, most women’s work knowing could be characterized as constant, multi-layered, unstructured, and frequently isolated. Women seemed more conscious of learning instrumental or “technical” knowledge of their new role, than of developing the communicative or personal changes they said they experienced—although these changes must have been unfolding simultaneously. Many reported that the enormity of what had to be learned hit soon after they made the commitment to a business start-up. (Fewer than 10% of the women we interviewed had any formal business education.) They

described their work knowing process as "knowing on the fly," "navigating the mess," "do or die learning," and "discovering my own way." Learning was all-at-once, becoming "a Jill of all trades" while flying through judgments about which trade and where in the heat of daily pressure to act.

A significant first step appeared to be learning how to focus: separating big messy visions into tasks, then discerning and choosing what needed to be learned. Here is the exercise of subjectivity: an entrepreneur may decide to take up any of a number of culturally-available options of products/services to provide and structures to produce them. Or the entrepreneur may create new options and incorporate these within the networks in which they choose to participate to remain viable: "I invent it and then figure out what it is." For each choice requiring skill or information, an entrepreneur must either figure it out or hire it out. In their stories of choosing and figuring out, these entrepreneurs seemed to rely on three things: exquisitely careful "reading" of the systems around them and the consequences of their own actions within these systems; listening to their personal intuition and values (before advice or instruction from others); and circulating new information/ideas into practice, integrating in an on-going process of inventive experimentation. Constant experimentation was often accompanied by heightened awareness and focused observation of a world to learn from: as one woman put it, "Open your eyes!"

Most women saw themselves choosing what and how they learned, using a variety of resources and supports. More than three-quarters stressed reading: skimming library books, government and bank brochures, and trade-related periodicals. A few used the Internet extensively. Those who had accessed agencies supporting women entrepreneurs valued the links to experienced others for answers on a need-to-know basis. Training courses were often viewed as too general or basic to be of much assistance. Many women said they learned by talking with selected others, especially trade contacts and customers. Over half stressed the importance of having a "supportive husband" with whom they could talk about their business. However, women also had learned to be cautious of others' advice and frequently stressed the need to "trust my own judgment."

Invention appeared to be critical in the process of knowledge development. Most entrepreneurs described "doing business" as a continual process of focused trial and error, described variously as "learning by stumbling and stumbling," "flying by the seat of your pants," and "tinkering." Continuous invention included learning to discern what was emerging, then naming it and representing it to others. Emotions of exhilaration and fear often accompanied this sense of inventing one's way

into business. Learning to act amidst uncertainty and complexity without a sense of mastery, while trying to frame and construct meaning of a completely unfamiliar situation, became for many a way of working. In fact some indicated that as their experience and feelings of competence grew, they began feeling restless for new challenge.

Influences on Work Knowledge Development: Purposes and Values of Women Entrepreneurs

An entrepreneur's purposes and values are significant in knowing processes because they are closely tied to her choices about what kind of activity she seeks in creating her own business, what kind of people she seeks to work with, and what effect she is striving to have. Learning challenges are substantial in all of these areas, and they mostly result from personal choice about what to learn. In our study, women spoke explicitly about their purposes and values in two different areas, presented below: the personal needs they pursued through entrepreneurship, and their means of judging their own success.

Although a few women truly enjoyed former jobs, most indicated they left jobs because these did not fulfill important work needs. Women often described needs for hard work they could "throw themselves into," meaningful vocation, creative opportunity and projects, stimulation and challenge, freedom to choose activity and time, freedom to schedule around family demands, personalized environment, ethical alignment of work activity and personal values, warm collegial relationships, a flow of work and learning, and clients'/ colleagues' genuine respect.

Like others (Business Development Bank, 1999; Industry Canada, 1999), our findings show clearly that many women say they start a business because they want more control over their lives. Most participants stressed their need to choose how they spend their working day. The amount of work (usually overload, these women admitted) is a secondary issue. In fact, several emphasized how much they enjoyed "work" over any other activity: "I need work, I need projects I can throw myself into." The word love occurred frequently, as in "Now I'm doing something I love." Some started their businesses because they perceived it was the only way to do what they loved. Fun also appeared frequently: "The day this stops being fun is the day I stop doing it." Fun was described variously: lots of humour and laughing with staff, creative projects, meeting new interesting people, unpredictable everyday activity, minimal rules and a home-like work atmosphere.

Women also described strong needs for continuous creative challenge and stimulation. Many enjoyed inventing their own projects, products,

services, and approaches to managing the business. Past jobs were described as lacking creative opportunity, "stifling," "on a plateau," "being in a box," "having a noose around my neck," and where ideas were "shut down" or projects terminated mid-stream. Finally, many women identified a need to make a difference in their communities through their work. Their business vision was often described in personal terms, entwined with a sense of life purpose and ethics. Some explained that they had learned to reject contracts (and their income potential) to maintain this integrity.

In terms of meanings of success, traditional signifiers of business success (profit, size and growth) are being challenged by women entrepreneurs in ways that have potential to reshape models of business, workplace learning, and subjectivity in work. Many described their work "success" in terms of their children, their ability to choose daily activities, their daily satisfaction and fulfillment, the quality of relationships comprising their work networks, the contributions they perceived themselves making to their communities, the reputations they built in those communities, and their overall perceived quality of life.

Women were varied in their descriptions of what success in their work meant for them, but almost all emphasized the secondary importance of money and material goods in their lives. Freedom from financial worry was desirable, but acquiring more wealth than necessary was disparaged: "For anybody to attribute success to the initials you have after your name or how many zeroes you have in your income or how many houses you have is irresponsible" explained a woman running an accounting firm. This seemed true even for single women supporting dependents. A common measure was finding satisfaction in work ("Success for me is to be happy in what I'm doing"). Another was family: "to have happy, healthy children;" "my kids will be in college soon and I want to have enough money for them." Reputation, being recognized for high quality, ethical work by those one respected, was a meaningful indicator of success for several. Above all many women deliberately resisted dominant cultural measures of personal and business success in material terms. Everyday freedom, fun, doing what one loved, and deep fulfillment from creating quality products seemed more important than competitive measures of growth and profit.

Transitions in Self Experienced by Women Moving into Entrepreneurship

Ultimately, when asked to describe the "knowledge" they had developed, many women entrepreneurs described self-knowing as the most important "residue," if any, of their enterprising work experience. Becoming confident in one's choices and ability was the most frequently mentioned personal

change. Women said things like “I am a different person today than I was in that job—completely different;” “I am respected in this community, I have built a reputation—that’s what I have learned;” “I’ve shown I can do it—I love it—I would never work for someone else, ever again.”

A second was “learning how to problem solve for yourself, taking responsibility for your own mistakes and your own decisions.” This knowledge was both a burden keeping one awake at nights and a source of power: “you choose, there are no permanent roadblocks, it’s all up to you.” A third important knowledge involved positionality, developing a sense of distance from the business while maintaining a deep personal investment or passion in it: “I’ve learned not to take things so personally.” Some women described this through stories of their critical mistakes and failures, in which they claimed to learn to take responsibility for their own mistakes: “admit it and fix it” and “don’t beat myself up.” Finally, many women emphasized learning how to learn: recognizing the fear, self-doubt and pain of learning new things, confronting one’s limits, and accepting one’s learning patterns, and becoming confident in framing one’s own questions to guide learning.

Because the learning process seemed continuously creative, it often included learning to accept as real what one had invented, then naming it and feeling confident in explaining it to others. These issues likely are connected to most women’s strong emphasis on learning to rely completely on one’s own meanings and values, and to structure one’s own learning. As one put it, “I didn’t even know what questions to ask, or who to ask. I just figured it out . . . I’ve learned to take responsibility for myself.” Many women emphasized discovering a way that “works for me.” Although for some a certain tension appeared in determining whether there was a “right way” to do something, many women seemed proud of their resistant positionality: “I do things my way” even if this contravened conventional business practice. Many stories demonstrated struggle between an entrepreneur’s commitment to creativity, openness, collaboration and particular ethics—and a highly competitive global market that is in many ways inimical to small business viability. Many echoed the spirit of one woman’s advice on this issue: “You learn don’t look back and don’t regret—just go for it and believe in it.”

Thus, the “knowing” that these women entrepreneurs appeared to recognize and value most was an identity of efficacious self-in-action, self-determined, creative, inspiring, and woven into networks of belonging and action—where one knows one has influence and agency.

*Effects of Working Knowledge Development on Quality of Life:
A Critical Perspective*

The insights yielded by women's narratives about their processes of developing working knowledge as entrepreneurs are considerable. However, certain assumptions underpinning these narratives remain unrecognized in their own portrayals of their work, and therefore unchallenged. Women's values and perspectives were, to a certain extent, indebted to received meanings evolving within their social structures and cultural discourses. We examined the interplay of these cultural discourses in women entrepreneurs' narratives of how their work lives were changing as their knowledge was changing. Two thematic categories emerged: one related to the problematic fusion of work, flexibility and learning; and the second including gendered issues of entrepreneurial working knowledge. This move to feminist post-structural analysis has been undertaken cautiously, bearing in mind a fundamental question posed by Lather (1991): How do we as researchers produce an analysis which goes beyond the experience of the researched while still granting them full subjectivity? The following issues are intended to be read with the themes outlined above, not to supplant or invalidate them in any way.

Problematic fusion of work, flexibility and learning. Amidst the current discourse of post-Fordism¹⁴, women entrepreneurs' stories display a troubling elasticity and ambivalence about work. Flexibility achieves a certain oppressiveness when work expands to fill waking hours and blur the various spaces and relations of a woman's life. In these women's narratives, work was frequently invested with fundamental needs for passion, creative expression, and relational fulfillment. What are the social consequences when individuals find themselves depending on labour exchange relations for personal and social meaning? Women themselves spoke of the tensions and compromises of attempting to find personal expression in activities that fundamentally objectified and commodified their own labour and imagination. They often negotiated difficult contractual passages in securing sufficient business to pay the bills while upholding ideals of ethical and meaningful work (a tension explained by one woman as "You've got to do some bread and butter work to finance the passion work").

¹⁴ The post-Fordist workplace is characterized by flexible specialization and teamwork; a focus on the social and cultural; emphasis on continuous learning and employee investment in organizational vision and values (Solomon, 1998).

All women emphasized their need as business owner-managers to learn continuously on many levels, to be completely “multi-skilled,” although several apparently were not reaping material rewards for their continuous knowledge development (at least one-quarter of these women reported taking home significantly lower salary than they had received while working in an organization, even after four years of running their business). The learning focus may in fact mask their material decline, as many women claimed that the joy and fulfillment of continuous learning compensated for their income loss. Furthermore, many believed that their knowledge would not be valued for job entrance, promotion in organizational employment because it was uncredentialed. Most appeared to accept this situation of an undervalued self and continuing personal deficit, as they accepted the fusion of work and learning and the apparent expectation that they were responsible for somehow learning what they needed to sustain an enterprise. In fact, most seemed to have internalized an expectation that they be self-reliant, autonomous architects of their own economic fates. Yet several noted the continuing difficulty of accessing venture capital as women, and their lack of time and money to tap informational resources. This echoes the “glass box” syndrome described by a 1991 study of Canadian women entrepreneurs.¹⁵

Furthermore, some women had developed their business after being threatened with job loss due to organizational restructuring. Their own business offered, on a contractual basis to large organizations, the services they formerly had provided under the protection of full-time employment. One possible reading of this relation is that in exchange for some freedom and control—the reasons many women gave for business start-up—they become complicit in their own marginalization by volunteering to join the “flexible” work ranks of the new economy, where they must forego a secure salary and benefits and organizational assistance to develop those skills the large organizations wish to buy from them.

New entrepreneurialism as gendered work. The majority of participants started their businesses with little management experience (often because of barriers to the management ranks in their previous organizational employment) and only 10% had formal business training, sometimes resulting in self-described costly mistakes and “reinvention of the wheel” while managing by experimentation. Some women in this study explained that they started a business because it was the only hope for a woman without

¹⁵ The Canadian Advisory Council for women (1991) concluded that many women entrepreneurs are so isolated, exhausted, cash-poor and focused on immediate practical problems that they were unable to access the informational resources and networks that surrounded them.

post-secondary education to escape the ghetto of minimum-wage jobs with little development potential.

Meanwhile, women seemed to experience personal conflicts related to their intersection with the market. As new capitalists these entrepreneurs cut across class, professional and cultural groups of affiliation. Many did not identify themselves with "entrepreneurism" ("That sounds too much like making money," said one) so much as with "service." The ethic of service tied some to client demands in ways that appeared oppressive, for example in cases of women who found it difficult to charge sufficiently for their labour, who drove themselves with perfectionist standards or who "give 110%" to everyone all the time—sometimes at significant cost to their own health and personal lives. Some analysts have attributed women entrepreneurs' lower income to discomfort with the masculinist market relations of running a business, and a reluctance to pay themselves what they are worth (Thrasher & Smid, 1999). One possible reading of women entrepreneurs' meanings of success, shown earlier in this article, is that emphasizing relationships, quality of life, sustainability and ethical integrity over profit-making in fact penalizes some women in a highly competitive global market economy.

Another gendered issue was time. Many women in this study reported being chained to a double shift of business and domestic/childcare work which often unfolded simultaneously when they conducted much of their business work at home. As one explained, "There is never a break from it—you can't 'go home' from work like your staff." And at home, some mothers described the difficulty of sustaining meaningful boundaries between childcare and business. Many others told stories of constantly juggling responsibilities and others' demands, often double-booking their time and racing to keep up. "Guilt goes with the territory," admitted one, as internal and external conflicts are resolved in continual compromises to both entrepreneurial and mothering work. Most surprising were the casual references to being frequently "exhausted" or chronically ill. Some women seemed to accept the toll taken on their health along with hardship, constant struggle and unfair distribution of work as a natural dimension of entrepreneurial life.

Finally, many women described gendered structures of business ownership and enterprise relations, ranging from difficulties accessing capital and powerful networks, establishing and maintaining authority as women, and fighting gendered expectations of their ability, role, and approaches as business-owner-managers. These are documented in greater detail elsewhere (Fenwick, 2000). The interesting point is how women often acquiesced to the consequent gender struggles they were forced to undertake, justifying and

proving themselves. Few were willing to acknowledge gender discrimination or accept social critique of the resulting inequities, saying things like “I don’t identify with feminism,” “My difficulties are no different than men who have a business,” and “Actually I like working with men a lot more than women.”

Conclusion: Implications for Conceptualizing Working Knowledge

In this study, women entrepreneurs’ stories embody what Edwards (1998) envisions as “active, creative, reflexive, risk-taking workers with certain degrees of autonomy in how they define and achieve their work goals” (p. 387). Most work in environments unbounded by institutionalized roles, norms, and disciplinary knowledge. They choose the relational networks in which they participate, the physical settings and the overall activities comprising their everyday tasks. Like other workers in an age of flexibility and enterprise, they must mobilize resources, see opportunities and act quickly. They engage in continual innovative problem-solving—in fact, invention is a way of being. Especially in the case of small business, owners must cross many boundaries of knowing, from management and financing to product design and marketing, from daily operations to long term visioning. These women define what counts as “knowing” in their choices of work activity.

Theory of working knowledge is often framed by the needs and structures of organizations, or by models of career development. This study offers insight into learning processes that unfold amidst women crafting their own work environments, purposes and challenges. Current models of “self-directed” learning appear limited when compared to the emergent, participative, and unpredictable nature of these women’s knowledge development. The ways these women produce knowledge by clarifying what one wants and actively inventing and experimenting with others, while discerning and naming what is emerging implies a dynamic, ecological understanding of knowledge. The findings also demonstrate the importance of desire and growing confidence in one’s personal preferences and judgments, which guided the value that women ascribed to different knowledges, and influenced their work choices and learning direction. Finally, this study shows important complex interconnections between “technical skills” and “communicative knowledge,” unfolding personal change and self-knowledge, and the environments of work and home.

There are certain tensions evident in the relations among entrepreneurial work, learning and women’s lives that seem embedded in these women’s histories. One tension centres around control. Women opt for entrepreneurship to obtain greater control over their lives and knowledge.

Yet in so doing, they place themselves under direct control of market ethics, discourses and relations, and become compliant with dominant discourses of individualist, privatized enterprise that fuse work and learning and concentrate life's purposes in work. A second tension is the elastic meaning of work, which becomes both all-consuming fulfillment and slavery. A third arises from many women's conflicting desires to defy traditional business expectations and competitive bottom lines, yet sustain a viable business in the global economy. Some women also struggled with conflicting meanings of money and success that grinded against multiple discourses and societal expectations surrounding issues of motherhood, "balance," and "good" business. Women talked about learning compromise: "from what I originally wanted and what I now define as success," "knowing when to mother and when to focus on business," and balancing profitable with personally meaningful work. Further theory and research needs to elucidate these complex relations between struggles for subjectivity, the tensions embedded in working knowledge, issues of gender, and sociological analysis of rising entrepreneurship in the changing marketplace.

There are implications here for educational practice. In general terms, the role of workplace education and higher education institutions in working knowledge development is brought into question by individuals' reliance upon informal and contextualized action-embedded approaches to developing knowledge. The fluid, highly situated and continuously inventive characteristics of their knowing may have implication for the ways knowledge is understood and developed in formal education. One particular theme here deserving further exploration is women entrepreneurs' insistence on learning through continuous creative challenge, choosing when and how they learn what they decide they need to know. What, if any, are the pedagogical entry points in these formulations of work knowing?

In specific terms, governments in both Canada and the US have dedicated significant resources to "train" and support women entrepreneurs with relatively little robust research of these women's intentions and needs. This study suggests that we reduce training and enable more financial support, opportunities for connection and mentorship, and more accessible, specific and immediately practical informational resources for new women business owners. There may also be implications here for redesigning work organizations and jobs in ways that will "keep the women" from deserting to meet their own work needs. Perhaps women need assistance or spaces in which to name their unique dilemmas, recognize evidence of their own progress, and create meaningful projects. Some may sense a call here to workplace educators to help shift current business values and success criteria.

At least we can resist representations of women entrepreneurs as valuable new “resources” in our nation’s economy (needing training for success), and demand more considered representations of the kinds of working knowledge and life/work/learning connections some of these women are crafting. We can also focus more textured analysis on the complex (gendered) struggles these women undertake as workers seeking control of their own knowledge in the “new” global economy characterized by flexible specialization and an “ethic of enterprise.”

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