

Social Capital and Women's Entrepreneurship

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ABSTRACT

For long time, research on entrepreneurship focuses on formal education and less on informal learning where people acquire entrepreneurial skills and knowledge to start their business. This study explores the learning process of entrepreneurs in relation to the parallel process of social interactions. I argue that when traditional avenues for entrepreneurial learning become inaccessible for marginalized women, women tend to develop other unconventional avenues to learn and initiate small business that positively affect their lives. Previous research concluded that social capital is created through the patterns of social interactions that occur within different social structures. By considering the role of social capital within women's informal face-to-face social networks, this paper explores the dynamics between social interactions, learning, and entrepreneurial self-efficacy. The paper examines how rural women utilize self-created social networks as unconventional avenues to learn and advance their entrepreneurial self-efficacy. The paper, therefore, turns the focus of business pedagogy away from classical, formal classroom process to the unconventional avenues of lifelong learning that have remained outside of the scope of much research. It uniquely places the question of the pedagogical consequences of social capital into an analysis of social interactions within informal social networks. The production of social capital and its consequences on entrepreneurial learning and self-efficacy was examined by the author with the use of data collected¹ from 36 individual in-depth semi-structured interviews and focus group discussions with 49 women² from three rural villages in Egypt. The findings reveal that self-created social networks create a space that is not found in other areas of marginalized rural women's lives; and that creates a unique space for these women to learn and become entrepreneurs.

Keywords: pedagogy; entrepreneurial learning; social capital; lifelong learning; social networks.

Introduction and research problem

Why do young women in rural communities tend to participate more in entrepreneurial activities when they affiliate with social networks as they come together? Competing explanations have attempted to understand this phenomenon. Scholars in business field argue that such social networks provide unmet entrepreneurial knowledge and skills that formal education is unable to provide to marginalized women (Cope & Watts, 2000; Rae & Carswell, 2000; Reuber & Fischer, 1993; Spulber, 2012). In addition, scholars from psychology and sociology fields draw on social interdependence theories to study how interactions within these social networks facilitate a form of learning by providing the knowledge and skills required for women entrepreneurship (Elmuti, Khoury, & Omran, 2012; Leonard & Sensiper, 1998; Sullivan,

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² A consent form in Arabic was prepared where all the 49 participants were asked to complete the research verbal consent form before the interviews.

2000). However, the focus of these studies is mainly on the formal education and formal enterprises and less on the unconventional avenues where women learn, initiate small and microbusiness and participation in everyday, public life. While the acquisition of entrepreneurial knowledge may take place in different settings, educationalists in spontaneous learning provide plausible arguments that learning from experience and sharing knowledge within informal social networks is a form of lifelong learning (Deakins & Freel, 1998; Ngah & Jusoff, 2009; Young & Sexton, 1997). However, when the focus on this type of research is limited further, to a consideration of marginalized communities, it tends to focus on questions of the extent to which ordinary social networks (e.g. family, neighborhood groups, sport clubs, churches), as opposed to schools, operate as socialization agents for boys and girls (Baron & Markman, 2003; Bolander et al., 2015; Zhao, Frese, & Giardini, 2010). Furthermore, despite the importance of research on entrepreneurial learning, much of it uses the same set of global indicators to assess the relationships between social networks and entrepreneurial learning without regard to important distinctions such as the different types of formal and informal learning, metropolitan and rural communities, or male or female people (Burns and Dewhurst, 1989; Perez-Luno, Saporito, & Gopalakrishnan, 2016).

In this study I argued that one of the challenges of previous research to understand and capture marginalized women's entrepreneurship at local level aligns with the epistemological choice and the use of global indicators and concepts. Applying western concepts to assess entrepreneurial learning of marginalize rural women may result in a fact that the outcome of such research may go awry. Such western concepts assume that a particular mode of learning makes sense or resonates irrespective of context where mistakenly assuming that formal schooling is universally indicative of women entrepreneurship. While using these indicatives may be useful in developed economies, it may not be viable in developing economies and authoritarian contexts. Such "globalized localism" as argued by de Sousa Santos (2006) contributes to a fact that "local conditions are disintegrated, oppressed, excluded, de-structured, and, eventually, restructured as subordinate inclusion." (p. 397). In this regard, it is important to understand the context where marginalized women exist so as to understand what entrepreneurial self-efficacy means to a marginalized woman in a rural community. I argued that informal social networks foster social interactions and discussions about entrepreneurship. During these social interactions, women acquire entrepreneurial skills and aspirations that facilitate their entrepreneurial role. The overarching research question that guided this study was: how do marginalized women understand their participation in informal, self-created social networks in developing and advancing their entrepreneurial role? The data of this research shows that young women utilize social networks as unconventional avenues of entrepreneurial learning to advance their entrepreneurial role and involvement in their societies.

Conceptual Framework

Previous research traditionally examines women's entrepreneurship through a socioeconomic lens of a discrete individual as predictor of engagement in business life. Rather than cutting the individual out of their social fabric, this study considered the relationship between discrete individuals and their social interactions. From this perspective, it was possible to see how marginalized women weave together their learning. With this epistemological stance, this analytical framework incorporates social interactions, social capital, and social networks together to conceptualize women's entrepreneurial learning. The paper draws on qualitative research on women's informal learning and entrepreneurship in rural Egypt.

This study offered innovative way to examine informal learning and entrepreneurship of marginalized women in developing economies. The study highlighted the way marginalized women benefit from and generate social capital through their everyday interactions within their self-created networks. This study grounded in situated learning theory by Lave and Wenger (1991), and it examined the potential for the development of entrepreneurial identity of women in developing economies through spontaneous learning in social networks.

In a move away from conventional notions of learning, Lave and Wenger (1991) introduced situated learning theory, a concept informed by cognitive and socio-cultural constructivist perspectives. Situated learning theory provides one model for understanding how the relationship between social interactions and apprenticeship may be affected by personal and contextual factors. Building on the work of Dewey (1938), Lewin (1947), Vygotsky (1978) and others, situated learning theory suggests that knowledge is contextually situated, with learner considered as a cognitive apprentice in everyday lives within a social network.

In this perspective, learners engage in activities that are situated in their own culture within which they negotiate meaning and construct understanding of their social circumstances. Learning, therefore, is seen as mutual transformation of existing knowledge; where through mutual transformation, stories, conversation, reflection, collaboration, and social circumstances influence the construction of knowledge in different ways (Rae & Carswell, 2000; Reuber & Fischer, 1993; Spulber, 2012; Sullivan, 2000; Young & Sexton, 1997).

Because every theory of education requires a theory of society that describes how social processes shape education (Baron & Markman, 2003; Reuber & Fischer, 1993; Scribner & Cole, 1973; Young & Sexton, 1997), our conceptual framework utilized the concept of social capital by Bourdieu (1986), Coleman (1988), and Putnam (1993) to: a) understand the process of human capital creation within social structures that permits access to entrepreneurial knowledge and facilitates entrepreneurial learning, b) address the effect of entrepreneurial knowledge and skills in facilitating women's entrepreneurship and using Putnam's (1993) language "social structures of cooperation lead people to become engaged and participate" (p. 89), and c) to draw on its role to permit access to resources by nurturing agency of women to acquire relevant resources to start their own business.

To conceptualize these interrelated relations, I first distinguish between social interactions, social networks, and social capital. This can be understood through the hypothetical example of a group of faculties working together in the same university; they interact as they meet in corridors, as they grab their lunch at the university cafeteria, in the parking lot when they are leaving and in many other incidents. This type of social interactions, however, is not the one I mean where social capital is rooted. But, if a group of these faculties decided to meet and chat during their daily lunch time, they turn these interactions into systematic and recurrent interactions. The systematic and recurrent discussions take a form of social structure; for the purposes of this study, these recurrent discussant partners compose an individual's social network. Members of this faculties network benefit from the multidisciplinary knowledge exists in the group; and this is what constitutes social capital. Social capital, according to Coleman (1988) is a "byproduct" of social interactions that exist in social relations (p. S118). If a discussion on a public concern (e.g. environment) took place within the network of this faculties example and increased members' understanding about this topic, it means they are engaged in public concern. If some of these faculties decided to integrate the issue of environment to their

course syllabi or even to engage students to think about solution for an environmental risk, this means that the knowledge they gained from their network led them to act to mitigate this environmental risk. This example, though not directly relevant to women entrepreneurship, shows the relation between social capital, learning, and entrepreneurship. It also shows the difference between social interactions, social networks, and social capital as interrelated terms, but they are not used interchangeably. In sum, this study uniquely placed the question of the pedagogical and entrepreneurial consequences of social capital into an analysis of women's social interactions within informal social networks.

Theoretical background

The aim of this section is to situate the problematic of this study theoretically and epistemologically in the related fields. I reviewed three bodies of literature. The first body of literature is *social capital* in which I examine the role of social capital as a means and end that facilitates entrepreneurial learning. The second body is *social networks* as unconventional avenues utilized by marginalized people. The last body is *informal learning* where marginalized women learn informally about entrepreneurial knowledge and skills.

Social Capital

In the past few decades the concept of social capital has been applied by an increasingly large number of scholars in various fields to explain outcomes such as educational attainment, health status, economic prosperity, and democratic participation. Social capital represents one approach to understanding the effects of informal social networks through the patterns of interdependence and social interactions. This body examines the ways that relevant scholarship defines and discusses social capital in relation to knowledge and skills learned through informal social networks in order to situate entrepreneurial learning in the realm of social capital. The social capital concept stems from the idea that social resources such as peers and families can be of value to learning especially for those with limited access to ordinary educational opportunities like the case of marginalized women in developing countries.

The conceptualization of social capital by Coleman (1988) is widely used in the literature of education, political science, and sociology since early 1980s. Coleman's conceptualization of social capital in the creation of human capital becomes one of the most salient concepts used in education and social sciences, and it generally refers to the norms that social structures develop to facilitate cooperation and to provide resources for persons that help achieve certain goals (Coleman, 1988). Coleman argues that there is a relationship between level of social capital of young people and their educational outcomes where social capital can be used as a determining factor of educational outcomes. Using family as an example of social structure, Coleman adds that the stronger the network relations the less the disparity in educational outcomes where young people with strong family ties and more stable family do better than their counterparts with less family ties where parents may be divorced. Similarly, Campbell and Hurlbert (1986) describe the "network-as-resources" (p. 97) where personal networks serve as a means of production of better conditions of life for their members. Coleman's (1988) assertion, from the one hand, shows the emphasis on the importance of social structure and social gatherings as vehicle to connect young people to available resources in a social structure per se. On the other hand, it shows his functionalist epistemology as he defines social capital by its function through two components: social network and social interactions.

Similarly, Putnam (1995) defines social capital with a functionalist epistemology as “features of social organization such as networks, norms, and trust that facilitate co-ordination and co-operation for mutual benefit” (p. 67). This definition illustrates the three main components of social capital: trust, social norms, and social networks. Coleman (1988) notes that all social relations facilitate some form of social capital, especially in certain kinds of social structures (e.g. social networks) and distinguishes between two types of social networks, networks with and without intergenerational closure. In a closure structure model, peer members develop norms around each other’s behavior and shared expectations that help to monitor and guide behaviors. As such, closure of social structure is important not only to maintain effective norms but also to provide trustworthiness of social structure as a form of social capital.

In contrast, Bourdieu (1986) considers social capital as the assets of the members of the dominant class and stated that people’s participation in a personal network permits them access to all the resources available through this network and this, more precisely, constitutes their social capital. Bourdieu emphasizes the power of individuals within social relations to advance their benefits. In this regard, Bourdieu argues that individuals utilize social capital as a moral resource in struggles within different social arenas. While Bourdieu defines social capital similar to Coleman (1988) and Putnam (1995) as access to resources, he criticizes how social capital is associated with middle-class or upper-class values and this does not fit with Coleman’s approach to social capital. Bourdieu’s critique is useful in understanding marginalized rural women and the kind of social capital they value and need, rather than the kind of social capital they do or do not gain from schooling.

Coleman (1988) postulates three forms of social capital to explain how such social relations constitute useful capital resources for individuals. The first form includes obligations, expectations, and trustworthiness of structure. Coleman notes two parts that constitute the first form: trustworthiness and obligation towards members, and asserts the importance of trust that ensures obligations will be repaid. This shows a relationship between level of obligation and social capital: “individuals in social structures with high level of obligations outstanding at any time, have more social capital on which they can draw” (Coleman, 1988, p. S103). Putnam (1993) adds that trust helps create reciprocity and civic associations and in return, reciprocity and civic associations create trust. Such a virtuous circle “results in social equilibrium manifesting itself in a high level of cooperation, expanding trust, civic activity, and collective well-being” (p. 177). On the other hand, a breaking in trust in the circle results in disorder and lack of civic community “trust comes from two related sources: norms of reciprocity and networks of civic engagement” (p, 171).

Information channels represent a second form of social capital. Information, Coleman (1988) notes, is important in providing a basis for action, but obtaining information entails additional cost. Individuals in a social network, however, can share information and knowledge with minimal or no costs to each other. This form of social capital facilitates actions that create human capital—knowledge and tools that enhance individual productivity (Putnam, 1995). Information and knowledge sharing as such align to the concept of transformative learning in social action by Foley (1999), as a form of informal learning. Foley highlights the pedagogical dimension of informal social networks and asserts the significance of such social gatherings where “learning occurs informally and incidentally, in people’s everyday lives” (p. 95). Furthermore, Coleman (1988) notes the connection between social capital and human capital within networks and asserts that in a network, sharing of social capital gives members access to

each other's knowledge and skills through social interactions and absence of these interactions means the social capital is missing or is not circulating and utilized efficiently. In this context, Coleman asserts that shared benefit is what distinguishes social capital from other forms of capital, e.g. human capital. While the latter directly benefits the person who invests in this form of capital, the benefit of social capital does not necessarily benefit primarily the person who brought it into being for a group of people in a network. Rather, social capital provides indirect mutual benefits to those who are members of such network (Coleman, 1988). Social capital, therefore, augments the returns of investment in human capital and is a cumulative resource that grows as it is used (Coleman, 1988). Knowledge and skills provided by the network, therefore, is a key to facilitate individuals' entrepreneurship (Baron & Markman, 2003; Putnam, 2000). The third form of social capital includes norms and effective sanctions. Norms in social structures include rewards and sanctions where Coleman (1988) notes that social capital includes productive norms that facilitate positive actions. Norms as part of social capital within social structure according to Coleman, however, is not clear what kind of norm that facilitate particular action and who set these norms.

Entrepreneurial aspiration and learning outcome is another dimension of social capital by Halpern (2005). Halpern introduces entrepreneurial aspirations as a mediating factor between social capital and learning outcomes—knowledge and skills that individuals have attained as a result of their involvement in a particular set of learning experiences (O'Neill, 2006)—arguing that high expectations among peers in social networks can encourage and inspire members of networks. Halpern (2005) notes the importance of social capital in lowering barriers to knowledge transfer within social networks and asserted, “it boosts learning, and such learning should not be viewed through the lens of school alone” (p. 169). Halpern (2005) emphasizes that much of what people know is tacit knowledge where they pick up knowledge from their everyday lives and friends. In addition, peer interactions and positive feedback within social networks increase aspirations and encourage members to aim high to achieve (Halpern, 2005). The role of educational inspiration between peers in social networks to encourage individuals to utilize the knowledge they gain through transformation to achieve high may align to the aim of this study; that attempts to assess the pedagogical role of social networks in relation to women's entrepreneurial role albite Halpern's focus is on schooling.

Social Networks

Social network is a term widely used to describe two types of networks: internet-based networks (e.g., social media that includes Facebook, Tweeter, and others) and face-to-face networks (e.g., personal groups and gatherings). Scholarship defines both types as “a set of ties linking members of a social system” (Cotterell, 2007, p. 2). Networks can be formal or informal; the former is hosted by a formal (government or civil society) institution, and the latter is based on a voluntary personal group (Cotterell, 2007). This definition is appropriate for the context of this study because it distinguishes between those formal social networks provided by the state or civil society (e.g. youth center, social and sports clubs) and the informal social networks that self-created by women themselves.

Singerman (1995) asserts that informal social networks play operational role as a useful survival mechanism for marginalized people in marginalized communities in developing countries. Singerman demonstrates how poor women and men in slum quarters of Cairo are deeply involved in weaving collective social networks to advance their economic interests within the politics of everyday life. These informal networks evolved to utilize social capital generated

by members to facilitate access or provide unmet services and resources as an alternative to the unavailable resources from the state. The social capital generated through the involvement of poor women and men in these networks creates reciprocal mechanisms where participants either receive or deliver an array of community services. These services include offering employment through family and the informal economy, access to credit through saving and rotating credit associations, voluntary health and literacy services, or access to local bureaucrats who may facilitate another range of services. The effectiveness of this form of informal networks lies in its very informality and therefore its avoidance of “direct supervision and regulations of the laws regulating formal associations in Egypt” (Singerman, 2006, p. 17).

Informal avenues as a concept have utility in the Egyptian context because of their potential to partially compensate marginalized citizens for their limited influence in such an authoritarian context. Participation is not limited only within the informal mechanism per se, but Singerman (1995) argues that these mechanisms create public spaces that reach out to the conventional public arena, and indirectly “connect individuals and communities to state bureaucracies, public institutions, and formal political institutions” (p. 17). The intersection between informal avenues and state institutions as such represents, according to Foucault (1980), a form of “manifold relations of power which permeate, characterize and constitute the social body” (p. 93). The concept of informal avenues shows the importance of the various, context-dependent ways that societies manifest their political activities, and it highlights the need for comparativists to be mindful of other creative mechanisms people use to advance their economical ends outside of traditional formal business institutions; and this is the focus of this study.

Informal Learning

Literature on informal suggests that situated learning theory is an appropriate framework for exploring learners' experiences of authentic learning where learning is based on interactions between learners and their environment (Lewin, 1947). Extending this framework to women's participation in informal networks in rural contexts and complementing it with the concept of social capital invites new and groundbreaking insights into processes and contexts of informal learning and entrepreneurship. Additionally, it became apparent that the research is fragmented and that no attempts have been made to investigate women's informal social networks in relation to their entrepreneurship. Since it has been argued that qualitative research methodology is useful particularly when there is little known about the phenomenon under investigation (Cohen, Manion & Morrison, 2000; Bernard, 2011), I decided to adopt qualitative methods throughout this study to examine how women conceptualize their experience within informal networks in relation to their entrepreneurship.

Informal learning is a distinct process than formal and non-formal education. In informal learning, Scribner and Cole (1973) assert, there is no activity that is deliberately set aside specifically to educate members of a social gathering, rather it is based on their ability to interact within social gatherings to acquire basic skills, values, and attitudes on their own. Informal learning is often used interchangeably with the non-formal education. Non-formal education, however, is not a synonym of informal learning. Non-formal education refers to educational activities that also take place outside school but usually in an organized and intended manner (Rogers, 2004). It, non-formal education, is organized short-term and voluntary educational activities on topics related to life skills and livelihood activities. Informal learning may include internal types that distinguish it from formal and non-formal education such as self-directed

learning, incidental learning, and socialization (Schugurensky, 2000). The latter type, socialization, usually referred to as tacit learning. Informal learning, however, can also be intentional but not formally structured like informal learning within networking, coaching, and self-directed learning (Marsick & Watkins, 2001).

The concept of informal learning can be intertwined with several other understandings of learning. For example, theorists have used different terms to refer to informal learning such as incidental learning (Marsick & Watkins, 2001), spontaneous learning (Williams, 2007), experiential learning (Dewey, 1938; Kolb, 1984), transformative learning (Mezirow, 1997), conversational learning (Baker, Jensen, & Kolb, 2002), tacit learning (Polanyi, 1967), situated cognition (Halpern & Wenger, 1991), and action learning (Foly, 1999). While these and other scholars address the concept of informal learning across different contexts and disciplines, they tend to agree that it can be defined as “any activity involving the pursuit of understanding, knowledge or skill which occurs outside the curricula of educational institutions, or the courses or workshops offered by educational or social agencies” (Livingstone, 1999, p. 51).

A great deal of learning occurs through social interactions and conversation. Kolb (2014) argues that conversation plays key role in informal learning. Although it may appear random, Baker, Jensen, and Kolb (2002) and Thomas (1994) argue that casual conversation in everyday lives is an essential contribution to learning, especially for marginalized people. Despite its importance and effectiveness because of its dynamic and reciprocal qualities, conversational learning has received very little analytical or research attention, and most of the available studies on conversational learning are concerned with parent-child conversation (Thomas, 1994). In addition, conversational learning is a form of experiential learning and involves “a process of interpreting and understanding human experience” (Baker, Jensen, & Kolb, 2002, p. 2). Conversation is not just talking, but includes asking the right question in the right time; it has several forms, including face-to-face conversation, telephone conversation, and conversation among written texts or through social media (Baker, Jensen, & Kolb, 2002). Grounded in the theory of experiential learning, conversational learning builds on Freire’s (1970) proposal of problem-posing, education-based dialogue to promote deep learning as a powerful and transformative process. It also utilizes the concept of the interdependency and reciprocity of social capital by Coleman (1988) and Putnam (1993), particularly the ability of people to work together for common purpose (Baker, Jensen, & Kolb, 2002). Through conversations, learners construct meaning and transform experiences into knowledge. Baker, Jensen, and Kolb (2002) conceptualize the conversational learning process as learners moving through the cycle of experience, reflecting, abstracting, and acting. Receptive space is important for a dialectic process within which conversational learning occurs. This space, Baker, Jensen, and Kolb (2002) note, should be an open space that allow speaking and listening to all members in order to create conversation. Such a space within informal social networks is extremely important for marginalized women who lack safe spaces to participate equally in public life.

Experiential Learning is another form of informal learning. The theory of experiential learning is informed by the contributions of experiential learning models of John Dewey, Jean Piaget, and Kurt Lewin (Kolb, 1984). The process of learning from experience was first addressed when Dewey (1938) introduced the theory of experiential learning in the beginning of the last millennium. Dewey introduced the concept of experience in education as a way of learning by doing to explain inductive interactive learning processes that are not limited to the teacher-pupil relationship in a classroom, where the latter is heavily dependent on the former as

the only source of knowledge (in a model similar to the banking concept later delineated by Freire (1970). Rather, the main purpose of learning through experience, according to Dewey (1938) is to “prepare the young for future responsibilities and for success in life, by means of acquisition of the organized bodies of information and prepared forms of skills” (p. 3). This rational idealist epistemology is what, first, identifies experiential learning and, second, distinguishes it from other behavioral theories of learning (Kolb, 1984). Unlike transformative learning theory by Mezirow (1997) that is cognitively oriented, experiential learning is a holistic, integrative approach that combines experience, cognition, perception, and behavior (Kolb, 1984; Reuber & Fischer, 1993). Experiential learning, therefore, is a process where “knowledge is created through the transformation of experience” (Kolb, 2014, p. 38).

While experience is the key factor in the theory of experiential learning, experience alone is insufficient to count as experiential learning. Joplin (1981) asserts that two factors are crucial in order to turn experience into experiential learning. The first is reflection, where learners are able to reflect on their experience, engendering the transformation of experience that generates knowledge, as identified by Kolb (2014). The second is the individual’s relationship to the topic: experiential learning is based on the assumption that knowing must begin with such a relationship. In addition, the process of experiential learning is dependent on experiential stimulus by a teacher (in the case of formal education) or by a facilitator (in the case of non-formal education). In the latter, the quality of that stimulus varies greatly depending upon the selected pedagogical approach. Intentionality is a factor that may determine the suitability of experiential learning as a form of informal learning within informal social networks and distinguishes the use of experiential learning between formal education and informal learning (Joplin, 1981; Reuber & Fischer, 1993). Bell (1993) postulates the interpretation of an experience as another condition for an experience to be considered as experiential learning, and asserted that experience exists through interpretation. In addition, Bell (1993) notes that individuals’ interpretations of lived experiences are often contextual and produced through the meanings given to them. In addition, experiential learning intertwines with conversational learning where the latter is important for the function of the former as Thomas (1994) notes, sharing past experiences through conversation and looking forward to future ones helps individuals gain familiarity with their context and manifests its pedagogical power.

Kolb (2014) notes several characteristics that distinguish experiential learning from other ways of learning. These characteristics include learning as a continuous process grounded in experiences, and learning as a holistic process of adaptation to the world. Although the focus of the theory of experiential learning by Dewey (1938) is on the pupil and classroom, it has potential to understand the informal learning within the informal social networks of marginalized women as well. The characteristics noted by Kolb (2014) show how conceiving of informal learning as a form of experiential learning may help engender understanding about how marginalized women can transform their everyday experiences through interpretation and reflection of their experiences to help generate entrepreneurial knowledge through their participation in a social network.

Study design and methodological consideration

The broad purpose of this study is to understand how marginalized rural women in developing world conceptualize their experiences of informal social networks as spaces for developing their entrepreneurial skills and knowledge. This study delves into social interactions

within networks to assess how these women acquire knowledge and skills through informal learning in order to initiate and run small business.

From the perspective of constructivism, there is no single valid methodology for investigating and discovering truth, but rather a diversity of useful approaches (Lincoln & Guba, 1985). Thus, the methodology for this study overlaps with three qualitative research genres to investigate the relationship between informal social networks and women's entrepreneurial learning. While this study was predominantly phenomenological in nature as it focuses on the attitudes and lived experiences of marginalized women, there was a clear overlap with two other genres, namely ethnography and discourse analysis. This phenomenological qualitative study, therefore, was guided by a naturalistic research paradigm where women actively constructed their own meanings and experience of social networks and learning (Lincoln & Guba, 1985) and where "meaning arise[s] out of social situations and is handled through interpretive processes" (Cohen, Manion, & Morrison, 2000, p. 137). The phenomenological approach is conducive to understanding the informal entrepreneurial learning of rural women from their perspective, rather than from the perspective of the researcher. Thus, I employed phenomenological methods that helped the women to reflect on their lived experiences and also provided us with the opportunity to uncover these lived experiences.

Grounded in the naturalistic paradigm, qualitative research, according to Lincoln and Guba (1985), "[represents] a distillation of what I think about the world" and provides us the tools needed to examine the world from the individual's perspective (p. 15). Qualitative research, therefore, was best suited to exploring the ways women in rural areas come to learn about entrepreneurship. The decision to use qualitative research methods was motivated by the notion that reality is best understood by examining the social interactions that take place in the everyday lives of individuals in particular settings.

Qualitative semi-structured in-depth interviews were the primary source of data collection for this study. Other methods were also used to complement the data collection sources, including nonparticipant observation, informal conversation, reflective journals, and document analysis. During the semi-structured interviews, women were asked to think retrospectively about how they formed and maintained informal social networks until the time of the interview. After a network was identified, women were asked a set of open-ended and unstructured questions based on the flow of each conversation. The questions related specifically to their experience with social networks and how those experiences are related to their entrepreneurial learning. Most of the interviews lasted approximately 60 minutes, and, in a few cases, I scheduled a follow-up interview.

Several factors were considered in the process of selecting the geographic location for this study and the participants. Our selection of Egypt as the location of this research stems from Egypt's rural nature, which is relevant to this study. I chose three rural villages in Fayoum governorate: Hope Village, Dream Village, and Bright Village (these village names are pseudonyms for the actual three villages in Fayoum). The rationale for selecting the rural Fayoum governorate was because it is one of the most impoverished governorates in Egypt with a high percentage of marginalized women with little access to economic opportunities. Fayoum is located about 100 miles southwest of Cairo, with a total population of 2,111,589 as of January 2017 (State Information Service, 2017). Among females in Fayoum, 36.8% are illiterate (mainly

in rural villages of Fayoum) and 38.7% are between the ages of 15 and 30 (General Authority for Adult Education, 2017).

Forty women participated in this study. In addition, nine other participants from women's spouses and family members from the three villages were selected. All 49 participants were interviewed in their locations. The process of recruiting participants for this study was guided by our goal to provide an in-depth examination of women's lived experience with social networks as spaces for informal entrepreneurial learning. To select participants, I used a purposeful sample framework that took educational background and socioeconomic variables into consideration, as I was only interested in interviewing marginalized women. The mode of inquiry of this study employed open-ended techniques to ensure thick description of participants' situations and emic. The open-ended techniques allowed for prolonged engagement with participants in the field and, as Creswell and Miller (2000) contend, are useful for "constructivists [who] believe in pluralistic, interpretive, open-ended, and contextualized perspectives toward reality" (p. 125). These techniques, therefore, were consistent with this qualitative study and its phenomenological and ethnographic considerations. I utilized a combination of open-ended research methods including in-depth semi-structured interviews as the primary method of data collection, focus group discussion, nonparticipant observation, reflective journaling, and document analysis to supplement the data collection process. Our data analysis of this study was guided by a constructivist approach and the conceptual framework developed for this study. I took an inductive analysis approach to generate categories, themes, and codes from the raw data collected from various data sources. This inductive approach was effective in constructing a connected view of women's lived experiences of social networks and entrepreneurship.

Finally, the issue of validity addressed in this study was also governed by a constructivist paradigm. Creswell and Miller (2000), hold that validity is an important process that aims to ensure the accuracy of the results in representing realities of participants in a social phenomenon where the credibility of these results stems from the participants' acceptance of them. In alignment with this view, our choice of validity procedures relied on the views of participants of the study, the people who read the study, as well as on our views as the researchers and those of the research team for this study. By design, this study employed tenets of credibility and trustworthiness. In order to ensure credibility in collecting the data for this study, I considered disconfirming evidence and triangulation.

Findings and analysis

The data revealed that women's peer group activities such as conversation, storytelling, and deliberation functioned as a pedagogical pathway where their social networks served as avenue of learning. While most women appeared to be unaware of the learning that happens through social interactions, they were able to notice and report on it when I asked for their reflections. Throughout the interviews, participants mentioned several forms of individually constructed women's social networks that allowed for gathering outside the home and time to chat, interact, learn and have fun. In these self-created groups, women typically talk about problems encountered in their daily lives that are of importance to them, including: their marriage, livelihood, family planning, child rearing, households, clothing, and makeup. Women also spoke of their thirst for more information outside the confines of their home sphere. These self-created women's groups represent a form of informal social networks. In the following section, I briefly

describe four examples of these self-created women's groups utilized by women as avenue for them to come together.

Women baking together is a weekly, self-created event where women come together as a group to chat, interact, and banter while baking. Like most rural communities, Hope, Dream, and Bright villages are places where families bake their own bread, an essential component to all meals for most people in that region. In communities where the average household size is 35 and can include extended family members such as grandparents, grandchildren, sons, daughters, and in-laws living under the same roof, baking at home substantially reduces the cost of living. Baking for 35 people is exclusively part of women's responsibilities, and it is a time consuming, all-day task that requires more than one person to complete. Every home in those rural communities has a traditional oven, a *forn*, (an Arabic term for a clay kiln of solid construction that is fueled by agricultural and livestock waste). The *forn* is usually located in either the main lobby or an extension to the house, and preparing it for use is a long process. Because of these complexities, rural women developed a tradition of baking together in rotation so they can help each other and reduce the length of the preparation process. During the interviews, participants explained that 7 to 9 women usually bake together at a time. While the *forn* is heating, women have ample time to alternate tasks as they prepare the dough and wait for its fermentation. Participants stated that this time allowed for talk, interaction, and learning from each other.

Peanut picking and separation is another event in rural societies that is associated with women. Peanuts are one of the crops cultivated in the three villages where I conducted the research. As in many developing countries, agriculture in these villages is still mainly labor intensive and rarely mechanized. After men uproot the peanut plant from the soil and place it in big piles, women come together to separate the nut from the root of the plant. Women spend most of the day sitting in circles around these piles, separating the peanut from its plant, conversing and sharing stories with each other. Participants disclosed in their interviews that this event represents another opportunity for them to get out of the home, meet other women, and spontaneously learn from each other. Women explained that the peanut harvest is one of many agricultural events in which they gather and experience these same effects.

Halaqa, or "circle" in Arabic, is another form of self-created group where women come together to recite and memorize the Quran. Within the *halaqa*, women sit in a circle to teach each other the proper recitation of the Quran. Women do not have to be literate to join these groups, as those who cannot read memorize the Quran by listening to others. The *halaqa* takes place at a member's home. Like bread baking, the peanut harvest, and other forms of self-created groups, the *halaqa* is a place where women discuss many other topics, including the organization of potlucks. In their interviews, women explained that this kind of gathering is extremely welcomed and supported by their families.

Sardine gathering is another self-created group where women come together to eat sardines. Egyptians, especially those living in rural communities, use the term "sardine" to refer to one way of eating preserved fish. Similar to the Swedish concept *surströmming*, sardine refers to any fish that has been fermented by adding salt to prevent rotting. In Egypt, sardines are usually accompanied by green onions, and have been eaten during the Easter season for thousands of years. Participants mentioned that sardine gathering, which regularly happened at one of the women's homes or farms, was one way they have maintained their social network for longer time. Women ranked sardine gathering as the event with the highest turnout. Participants

described this self-created group as a place where they had fun, played games, and talked about topics ranging from community happenings to health and microbusiness. Women explained that even though they may sometimes choose to replace sardines with another dish, they still maintained the term “sardine” to describe the gathering for all other dishes. Finally, in these groups, women share the cost of the meal, including: the main dish, dessert, fruit, drinks and *lib*—the Egyptian snack that is roughly the equivalent of sunflower seeds.

Rural women do not have the luxury of time, especially as they are frequently overwhelmed with seemingly unending household activities. The data suggested that women used numerous strategies to ensure that their group meetings accomplished household activities while also allowing for highly desired time together to converse and learn (Hussein, 2017). Women disclosed that this strategy is important for them not only because they can accomplish some work while chatting with each other, but also because it legitimizes the time they spend away from family. Some of those activities included crocheting clothes for their kids, preparing vegetables for same-day meals, putting on makeup, and preparing vegetables to dry and preserve for later use (e.g. cleaning and trimming okra to string on a rope for drying under the sun for later use).

Avenues of learning

The data suggested that women’s peer group activities such as conversation, storytelling, and deliberation provide a pedagogical pathway where their self-created social networks serve as avenue of learning. While most women appeared to be unaware of the learning that happens through their social interactions, they were able to notice and report on it when asked for their reflections. For example, one of the women, Amina, a 25-year-old married woman from Dream Village, said, “I just realized when you asked what I learned from that event, that I incidentally learned a lot from my peers as I spontaneously conversed.” As Lave and Wenger (1991) note, spontaneous conversations represent a form of cognitive apprenticeship where women within a network rotate between the roles of master and apprentice. Women described their interactions within the network as a flat, horizontal (as opposed to vertical, top-down) relationship. These horizontal social interactions foster learning among women because it creates a power dynamic where women can learn and teach each other as both “masters” and “apprentices.” These horizontal relationships resemble Lave and Wenger’s emphasis on the crucial role of conversation; in other words, the peer-based conversations between women allowed for discussions about their everyday lives and also served as an invitation for dialog on topics like income generating activities and entrepreneurship. The concept of horizontal relationships provides insight into how the women process, learn, and understand entrepreneurial skills. Literature about informal learning highlights the role of conversation in learning skills and behaviors (Lave & Wenger, 1991). Baker, Jensen and Kolb (2002) add a dialectical dimension by claiming that, “conversation is a meaning-making process whereby understanding is achieved through interplay of opposites and contradictions” (p. 53). In addition, Vygotsky’s (1978) zone of proximal development theory (ZPD) maintains that conversation, as both activity and the context for learning, is the basis for the negotiation, participation, and transformation of external knowledge into internal processes. According to Vygotsky’s ZPD theory, the women learn as they come together, form a network, and engage in social interactions.

Throughout the interviews, the women explained that participating in conversation within the network facilitated the evolution of their consciousness, which in turn increased their capacity for constructing meaning out of what they were doing. For example, Ola, a 29-year-old

single woman from Hope village who happened to be illiterate (couldn't read or write basic sentences), explained how her full engagement in interaction with other women in her social network facilitated her entrepreneurial learning:

One day and while I was meeting with other women in our sardine group, I had to decide on what dish I would bring for the next meeting in order to estimate the total cost and determine the contribution of every woman in the cost. I recommended a dish that I make really well, as all other women say, and there were two other recommendations by two other women, my peers. While I was deliberating which dish to bring next time, the majority said that they wanted my dish—stuffed cabbage. Then women asked me how much should each woman pay for her contribution for the meal. Because I have never calculated how much does it cost to prepare such a meal before, I said I don't know. Some of my peers volunteered to provide rough estimates for the meal, but the rest of the women said that these estimates are inaccurate and far away far the actual cost.

Mona [her peer], who knows a lot because she is educated and finished high school, offered to help me solve this dilemma. She took a blank piece of paper from her daughter's notebook and a pencil. Because she knows I cannot read and write, she asked me to list all the ingredients I will use to cook this meal. She was so smart, she divided the piece of paper she has into three sections by drawing three columns. In the first column, she asked me to list everything I will buy for the stuffed cabbage meal. So, I told her two big size cabbages, two kilos of rice, two bunches of cilantro, two bunches of dill, and one bunch of parsley. Then she said, "won't you use onion, spices, oil, and butter?", I replied, yes. And I added, I do have the rest at home already. Then she said, "that's why I drew the second column." In the second column, she asked me to add any other ingredients I may use from my home. In the last column, she asked me to add estimate for the gas I will use on my stove to prepare the stuffed cabbage and the time I will spend to prepare the meal. She summed up the cost of the three columns and divided the result by the fifteen of us. Then she collected the contribution of every woman and handed them to me. For the first time in my life I got paid for my labor and I got to know how to estimate the cost of a meal and most importantly how I even price it.

I didn't only learn from Mona but I practiced what she taught me. But what is important was when we all realized that we can start any business when we came together to reflect on what I did. This process and the encouragement of my peer women inspired me to continue do that for living. And as you can see, I am now selling stuffed cabbage to the workers in the nearby construction site and to my neighbors. I also bring stuffed cabbage here to my peers when they choose it for one of our gatherings, thanks for their support.

This quote from Ola shows how her incidental learning, as a byproduct of her spontaneous social interactions with peer women in the sardine group, provided a form of informal learning where the women's group served as an avenue of learning. Although Ola is illiterate, she was able to practice some entrepreneurship functions as a form of entrepreneurial knowledge and skills. Ola's experiences can also be explained through Lave and Wenger's (1991) situated learning theory, which argues that an important role of learning is played by legitimate peripheral participation. From this perspective, individuals indirectly learn a great deal from their legitimate position on the periphery, even if they are not taking part in a particular activity. Brown, Collins and Duguid (1989) refer to this form of learning as a process of

cognitive apprenticeship and enculturation where learners, like Ola, have the “chance to observe and practice *in situ* the behavior of members of a culture, people pick up relevant jargon, imitate behavior, and gradually start to act” (emphasis in the original, p. 34). In addition, Ola’s narrative highlights the key role of social capital generated within women’s group. Women’s interactions within the group (e.g. deliberate what meal to bring for their next meeting) facilitated the generation of social capital where one of them shared her knowledge about estimating product cost and pricing with the rest of the members to use it free of charge. Sharing one’s knowledge with other members of social network is what constitute the relation between social capital and human capital as discussed earlier by Coleman (1988). In sum, according to the participants of this study, women’s self-created groups, as avenues of learning, generate social capital and facilitate different forms of informal entrepreneurial learning.

Data from the participants suggested that informal learning within their women’s groups might take different forms. Schugurensky (2000) developed a taxonomy that uses intentionality and consciousness as two main categories that identify three forms of informal learning (i.e. self-directed learning, incidental learning, and tacit learning). According to Schugurensky’s taxonomy, Ola’s learning about estimating product cost and pricing was unintentional, but conscious, because her learning experience occurred when she did not have any preconceived intention to learn about estimating product cost and pricing, rather, it was suggested by her peers through their social interactions. After the experience with peers in her sardine group, Ola became aware of and appreciated what she had learned incidentally about estimating product cost and pricing.

Amira, a 28-year-old married woman with four children from Hope Village, illustrates another example of learning that took place during their gatherings in the Halaqa group—one of the four women’s self-created social networks. Amira narrated:

If I would not participate in the *halaqa*, we wouldn’t get to know each other and I wouldn’t have the chance to go out of the house. I learn too many things from other women...we don’t only talk about rearing kids; we talk about everything: cooking, health, makeup, religion, and others. I was always bad in making pastry, until I asked Zainab [her peer] to teach me how she makes cake and other sweet recipes. I also showed them [her peers] how to make a curtain at home and how to easy draw and sewing embroidery on the curtains. Now, I make fresh pastry every day at home for my family and some to sell in the grocery store owned by my husband and annexed to our house.

Unlike Ola, Amira’s learning experience was: 1) *intentional* as she was self-directed to learn; 2) *purposeful* because she had the purpose of learning how to make cake and other sweet recipes before the process began; and, 3) *conscious* because she was aware that she had wanted to learn. The learning experience of intentionality, purpose, and consciousness also applied to the women that wanted to learn about making curtains at home.

Nabila, a 29-year-old who is married, has three children, from Dream village, provides another example of informal learning, yet a significant one—tacit learning. Nabila said:

What I wanted when I first joined the group was to get out of the house and to talk to someone and spend good time with my peer women. Later, however, I realized that I am having a lot of positive changes in my characteristic as my husband told me. I know that I was a shy and withdrawn woman and my mother in law used to tell me that I am an

aggressive person. But I must admit that, it's all about confidence. Before I joined this group, I was lacking confidence and I was never able to communicate my feeling with others. Here we are taking care of each other and we never prejudge our ideas. Being a woman in this society, as you know, is hard. Now I am not only able to communicate with other people and convince them to change their attitudes or behaviors regarding my ideas, but I am also able to understand their feelings and emotions. And you are right, without all of these I wouldn't be able to run my business today or even to start it.

Nabila's new attitude reflects another form of informal learning—tacit learning, or socialization as asserted by Schugurensky (2000). Through the social interactions among women, informal social networks provide a conduit for social exchange where tacit knowledge is passed from one woman to another (Leonard & Sensiper, 1998). Social networks, therefore, is the central platform for sharing tacit knowledge among women (Baron & Markman, 2003). In addition, tacit knowledge is playing an important role in the development of an innovative entrepreneur (Leonard & Sensiper, 1998). Social networks are conducive for entrepreneurship since they enable the creation of such tacit knowledge which, as narrated by Nabila, includes social adaptability, social perception, and social persuasiveness (Baron & Markman, 2003). In this way, Nabila's new social adaptability, social perception, and social persuasiveness skills and attitude are tacit knowledge and represent a form of tacit learning because Nabila had no prior intention of acquiring them and she was not aware that she has learned these skills until she was told by her husband (Schugurensky, 2000). In addition, such women's group represents a social network of entrepreneurs that provides them with a rich source of collective inimitable tacit knowledge that enables marginalized women to extend their boundaries of rationality for new ventures (Baron & Markman, 2003).

Women's narratives provide an example of conscious transformation. They show how the knowledge and skills they informally learn through their social interactions within the social network help transform them to entrepreneurs. The previous incidents illustrate how women were able to capture and utilize opportunities and capabilities to change their status quo. Women's experiences of learning through the support they receive from their peers illustrate Lave and Wenger's (1991) situated learning theory. Lave and Wenger posit that learner support is the most important element to facilitating the process of transformative learning.

In addition, women's informal entrepreneurial learning is not limited to the initial knowledge and skills they acquire through their social interactions within social networks. They also learn from their action particularly when they come together and reflect on their actions. The phenomenon of women's entrepreneurial learning, therefore, is complex and difficult to capture through any one definition or theoretical perspective. While the previous discussion expands on theoretical perspectives by providing examples of how learning occurs within women's group and its relation to entrepreneurial action, the following section demonstrates how the women in this study understand learning as both a prerequisite and result of entrepreneurship. From this perspective, if learning is to be understood as both a prerequisite and result of entrepreneurship, then knowledge must also be thought of as a robust tool, as opposed to the result of a passive and decontextualized process (Brown, Collins, & Duguid, 1989). For the marginalized women from the three villages, learning is a continuous lifelong process; however, transforming learning into knowledge that can be a means for entrepreneurial action requires social interactions. Brown, Collins, and Duguid emphasize the importance of the intertwined nature of learning and action, asserting, "people who use tools actively rather than just acquire them, by contrast, build an

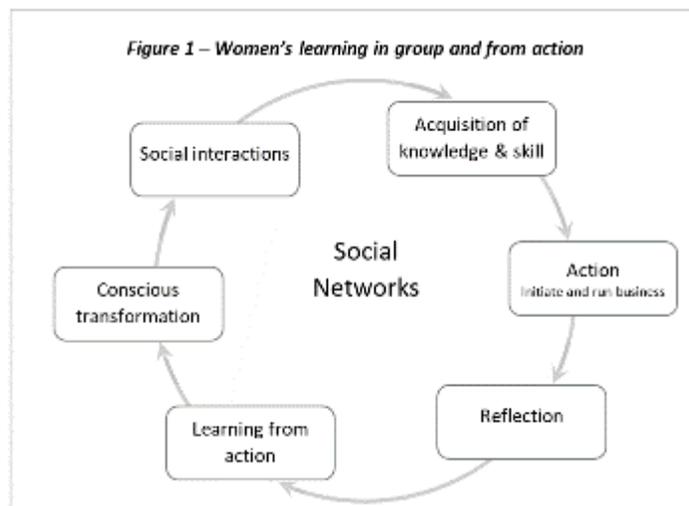
increasingly rich implicit understanding of the world in which they use the tools and of the tools themselves” (p. 33). Learning from action, however, is largely under-acknowledged. Unlike formal and non-formal education, informal learning through action is frequently invisible and mostly results in tacit knowledge (Mundel, & Schugurensky, 2008). However, for one of the participants, Rasha, and her groupmates, informal learning was the result of entrepreneurial action.

Rasha, a 31-year-old woman from Hope village who is married with three children, explained how she and her peers utilized the knowledge and skills they acquired from their everyday experiences and group interactions to start their own business. The following narrative by Rasha shows how an entrepreneurial action is instrumental for further entrepreneurial learning.

When Ola started making stuffed cabbage for the workers in the construction site and later expanded it to her neighbors she shared with us her experience and some of the challenges she faced in initiating her venture. But it was good that we all reflected on her experience during our sardine meetings. I didn’t only learn from her reflection but I also got the confidence and the courage to start my own hairdressing and makeup enterprise at home. In the beginning, I was doing that occasionally for 2-3 hour during noon time as my husband is away at work. But now, my husband helped me prepare and equip one room of our house for my hair salon and makeup business. I am still learning from my peers here whenever I share my experience with them. I also see how other women are curious to learn about what I did.

Rasha’s and Ola’s actions of starting home business illustrate the link between women’s social interactions within their informal groups and their entrepreneurial learning. Their narratives refer to the entrepreneurial knowledge and skills they acquired through their informal group and through their reflections on their actions where the action itself represents one step of women’s informal learning i.e. learning by doing as a predominant learning modality (Mundel & Schugurensky, 2008). Reflection is an important learning event for the women’s entrepreneurship. According to Rasha, “I am still learning from my peers here whenever I share my experience with them. I also see how other women are curious to learn about what I did.” From this experience, the women learned how to start and run SMEs. In addition, reflection on their actions led the women to realize that their everyday lived experiences facilitate the development of an entrepreneurial identity that enables learning about their larger context.

However, as Joplin (1981) asserts, “experience alone is insufficient to be called experiential education, and it is the reflection process which turns experience into experiential education” (p. 17). While the action they took provided an experience that can facilitate an understanding of purpose and encourage observation of a situation, these activities do not, in and of themselves,



lead to knowledge. Reflection is the key component. Through their reflections, the women allow themselves a space to learn and make connections between their actual experience and the knowledge they draw from this experience. Figure 1 below depicts and concludes the six-stage process used by the women to informally learn from their social interactions and from their entrepreneurial actions as a form of authentic learning.

While the narratives presented in the preceding discussion demonstrate the relationship between social interactions and entrepreneurial learning, learning is not only explicit or restricted to entrepreneurial knowledge and skills. According to the women in this study, much of their learning is about a variety of life skills, or experiences that they either bring to the group or acquire through their interactions with each other. Acquiring such seemingly “simple” life skills was seen by the participants as a catalyst through which women gained recognition and became engaged in their society. The data suggests that the participants believe that the most powerful learning they experienced through their women’s group and social interactions was the acquisition of life skills. They recounted how informal learning complemented their learning acquired through formal and non-formal education. Some examples of learning about life skills reported by participants are negotiation, critical thinking and problem solving, group deliberation and deliberative decision making. Within their social network, the women in this study experienced face-to-face negotiation and deliberation as a regular part of their everyday lives. Such life skills are important for women’s competency and are necessary for entrepreneur performance.

Conclusion

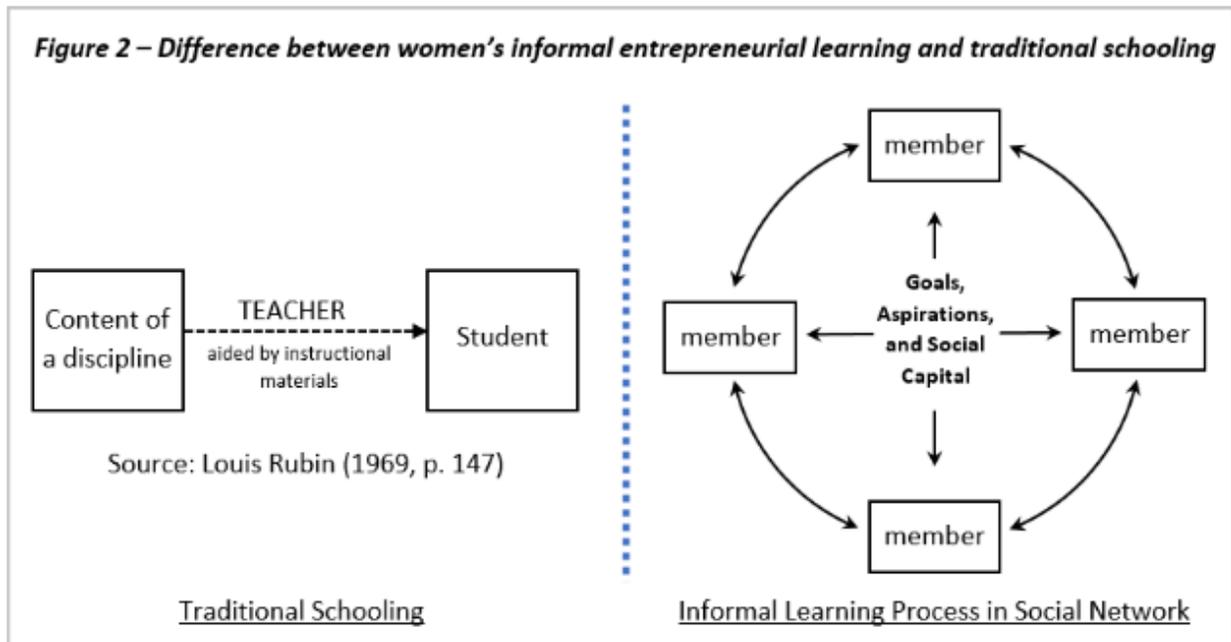
The previous findings and analysis demonstrate how women’s conceptualization of their individually constructed, informal social networks served as avenues of learning and offer pedagogical pathways to entrepreneurship. In these informal networks, marginalized women interact, generate social capital, and acquire the knowledge and skills needed to start and run their own business. Informal social networks are useful for women’s entrepreneurship where they facilitate the creation of social adaptability, social perception, and social persuasiveness. These skills are important for entrepreneurs as they help create impression management skills which induces them to develop positive reactions towards others as argued by Baron and Markman (2003). Women’s narratives suggested a distinction between their informal entrepreneurial learning and traditional schooling as depicted in Figure 2 below.

Young women teach and learn from each other without a teacher as in formal education and without a facilitator or a trainer as in non-formal education. They learn spontaneously from their interactions within their self-created groups as a form of experience-based learning. In such learning process, there is no learner/teacher relationship; rather, there is old-timer/new-comer type of relation. With the absence of a mediator (i.e. teacher, trainer), women learn about entrepreneurial knowledge and skills as a byproduct of their interactions and discussions. Unlike conventional learning curriculum, learning curriculum in women’s informal learning is a field of learning resources in women’s everyday practice and consists of women’s goals, aspirations, and social capital as depicted in Figure 2.

Women set their learning goal and they get inspired by their peers to achieve their goals. Amira, from Hope Village, is one of several women who were self-directed to learn about entrepreneurship. Amira’s aspiration to learn about making and selling pastry stimulated by her desire to be an entrepreneur. Social capital facilitated Amira’s aspiration to acquaint herself with

some basic knowledge in order to start her home business where she drew on the human capital—knowledge and expertise—of her peer within the social network. Although human capital and social capital are not the same thing, the production of social capital in recurring patterns of interactions and relationships between Amira and her peers facilitated her utilization of this knowledge and expertise as human capital and social capital are interrelated (Lake & Huckfeldt, 1998). This conceptualization also shows the relation between personal development (e.g. Amira’s case) and agency.

Bandura (2001) affirms the necessity of interdependency between social groups, personal agency, and personal development by noting, “personal agency and social structure operate interdependently. [Where] social structures are created by human activity, and socio-structural practices, in turn, ...provide enabling resources and opportunity structures for personal development” (p. 15). Through these learning avenues, marginalized women are not only learning implicit entrepreneurial knowledge and skills in order to start and run business, but they are also learning the skills necessary for initiating effective decision making while also maintaining healthy relationships with their context.



Young women highlight the significance of spontaneous conversations about their experiences on their learning. Prominent theorists of human learning and development such as Dewey (1938), Lewin (1947), Vygotsky (1978) and, more recently, Lave and Wenger (1991), have given a central role to experience and conversation in their theories of situated learning. According to Lave and Wenger, learning is a matter of creating meaning and constructing knowledge from the real activities of everyday lives. In addition, Brown, Collins and Duguid (1989) highlight the role of social networks as avenues of learning because they have the ability to facilitate collaborative learning. From their perspective, individuals participate consciously in a “social network within the culture helps them develop its language and the belief systems and promote the process of enculturation” (p. 39). Previous examples on women’s learning how to be innovative in their ideas aligns with this process of enculturation. In addition, learning through

social interactions aligns with the contention of Lave and Wenger (1991) that informal learning is a socio-cultural phenomenon, not the action of an individual acquiring general information. For the participants in this study, informal learning is a means to acquire information and relate it to needs and concerns faced by the larger culture. As Vygotsky (1978) has noted, culture deeply maintains, influences, and shapes the activities and learning of individuals. The data of this study suggests that marginalized women in developing countries—Egypt, utilize the knowledge and skills they acquire from social networks to start and run SMEs that contribute to change their lives. Examples of women's SMEs include home growing poultry, lunch box for workers in the nearby construction site and by-order meals, sewing, home bakery and pastry, grocery, fruit and vegetables vending, kindergarten and literary classes, handmade souvenirs and ornaments, and hair salon and makeup. Finally, a significant portion of the participants' learning journeys were determined by the extent to which they had the possibility to enact their new entrepreneurial role in their families and society.

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